



Residential Decision in Principle Form

Introducer Details

Broker name			
Network / Club: If your Network or Club is not on the dropdown menu's then please contact brokerteam@harpendenbs.co.uk			
	Network: Choose an item.	Club: Choose an item.	
Firm:			
Email Address:		Phone Number	
Have you spoken to a BDM?	Yes <input type="checkbox"/> No <input type="checkbox"/>	BDM Name	

Property Details

Security property address	
Property type	
Construction Method	
Property Tenure	
If leasehold, please provide the years remaining on the lease.	
Please confirm any key details about the property: (Acres, Annexes, Holiday Let on title, Commercial Usage etc)	

Loan Details

Application Purpose			
Re-Mortgage Reason	N/A <input type="checkbox"/>		
Product Type:			
Loan Amount	£		
PP / Est Val	£	LTV	
Source of deposit (if applicable)	N/A <input type="checkbox"/>		
Term			
Repayment type	Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part & Part <input type="checkbox"/> (Confirm split below)		
	Amount on Repayment: £	Amount on Interest Only: £	
Repayment Strategy (IO/P&P)			

Applicant Details

Please complete the details for all the applicants that will be on the application

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Full Name				
Age				
Anticipated Retirement Age				
Nationality: If not UK, do they have one of the following: - Indefinite leave to remain - Spousal Visa - Settled Status				
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)				
Any Financial Dependants				
Dependants Ages (Please provide ages for each financial dependant. If none selected, leave blank)				

- Please provide the details of the customers annual income within the last 18 months.
- If more than one source of income, please breakdown in the Income box below.
- For our income criteria please see our criteria on the website and select Income from the category dropdown.

Income Details

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Employment type				
Occupation				
Length of service				
Annual Income				
To use 100% of additional income, 2 years evidence will be required.	£	£	£	£
	£	£	£	£
Payslip deductions monthly amount (Employed only)	£ N/A <input type="checkbox"/>	£ N/A <input type="checkbox"/>	£ N/A <input type="checkbox"/>	£ N/A <input type="checkbox"/>
Other Annual Income				
	£	£	£	£
Other Annual Income (Please provide source and annual amount)				
Savings/Assets	Choose an item.	Choose an item.	Choose an item.	Choose an item.
	£	£	£	£

Expenditure Details

- Please add all credit commitments and any other monthly expenditure from the options provided.
- If this section is not completed, this may delay the processing of the Decision in Principle.

Credit Commitments & Other Expenditure	Applicant held under	Lender	Balance	Monthly Repayment (If the expenditure will not be continuing enter £0)
Additional Details				
If any of the applicants are a landlord, please provide the details:	Total number of mortgaged properties	Total value of the properties	Total Mortgage Balance and monthly payments	Total annual rent of the BTL properties

Credit History Details	If any of the below questions are answered yes, please provide further details in the case summary box below.	
Has the customer ever been in arrears with their financial agreements in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Has the customer ever had a Court judgement or Default recorded against them for non-payment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	Value: £	
	Date	
Has the customer ever had a debt management plan, debt relief order, or Individual voluntary agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/> Satisfied:	
	Date last in force:	
Has the customer ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	Date discharged:	
	Date of Repossession:	

Case Summary	Please provide relevant supporting information

Please return the dip form to: dip@harpendenbs.co.uk

A response with the decision will be provided via email within 48 hours. Please note this may take longer should any information above not be completed.