



Self-Build 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:	Club:	
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	
Property Link: (Please provide a link to the property if available).	
Type of Build	
Has Planning permission been granted?	
What stage is the build at?	
Please confirm the estimated build costs: (Please note, we will need a confirmed costs during the underwriting including a 20% contingency added to the costs)	
Please provide any further details on the property: (For example: shared access details, neighbouring commercial units, family-owned land, section 106/title restrictions)	

Loan Details

Application Purpose			
Product Type	N/A <input type="checkbox"/>		
Loan Amount			
PP / Est Val	£		
GDV	£	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 see the intermediary 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 employed 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 (Including any savings to be used towards the build)				
	£	£	£	£

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 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: £
Has the customer ever had a debt management plan, debt relief order, or Individual voluntary agreement?	Date Satisfied:
	Yes <input type="checkbox"/> No <input type="checkbox"/>
	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.