

LTD Company BTL Decision in Principle Form

You can find our product information sheets [here](#). To register or submit an application please click [here](#).

Introducer Details

Broker name:			
Network/Club:	Network		
If your Network or Club is not here, then please contact brokerteam@harpendenbs.co.uk	Club		
Broker firm:			
Email address:			
Phone number:			
Have you spoken to a BDM?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	BDM name:

Loan Details

Loan amount:	£		
PP/Est. Val:	£	LTV	%
Source of deposit: (if applicable)			
Term:			
Income Rental Cover (ICR):	%		

Our ICR pass rate is 125%, if ICR is not met, please complete Page 7.

Our ICR Affordability can be found [here](#).

Please select: Categories: Policy → Subcategories → Affordability → Scroll to Standard BTL Affordability Assessment.

Repayment type:	<input type="checkbox"/> Interest only <input type="checkbox"/> Repayment <input type="checkbox"/> Part & Part (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

Our Criteria: Limited companies must have one of the SIC Code's.

Limited Company:			
SIC Code:	<input type="checkbox"/> 68100	<input type="checkbox"/> 68201	<input type="checkbox"/> 68209 <input type="checkbox"/> 68320
Is the customer a first-time landlord/buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No (If first time landlord/buyer, then the minimum income will be £30,000)		
Ex-Pat:	Is the customer considered an ex-pat?: <input type="checkbox"/> Yes or <input type="checkbox"/> No If yes, please confirm the country of residence:		

Director/Shareholder 1

Name:	
Age:	
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status
Ex-Pat:	Is the customer considered an ex-pat?: <input type="checkbox"/> Yes or <input type="checkbox"/> No If yes, please confirm the country of residence:

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 click [here](#) and select Income from the category dropdown.

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):	£ <input type="checkbox"/> N/A
Savings/Assets:	<input type="checkbox"/> Cash savings <input type="checkbox"/> Cash ISA <input type="checkbox"/> Investment portfolio <input type="checkbox"/> Stocks and Shares ISA £

Director/Shareholder 2

Name:	
Age:	
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status
Ex-Pat:	Is the customer considered an ex-pat?: <input type="checkbox"/> Yes or <input type="checkbox"/> No If yes, please confirm the country of residence:

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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):	£ <input type="checkbox"/> N/A
Savings/Assets:	<input type="checkbox"/> Cash savings <input type="checkbox"/> Cash ISA <input type="checkbox"/> Investment portfolio <input type="checkbox"/> Stocks and Shares ISA £

Director/Shareholder 3

Name:	
Age:	
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status
Ex-Pat:	Is the customer considered an ex-pat?: <input type="checkbox"/> Yes or <input type="checkbox"/> No If yes, please confirm the country of residence:

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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):	£ <input type="checkbox"/> N/A
Savings/Assets:	<input type="checkbox"/> Cash savings <input type="checkbox"/> Cash ISA <input type="checkbox"/> Investment portfolio <input type="checkbox"/> Stocks and Shares ISA £

Director/Shareholder 4

Name:	
Age:	
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status
Ex-Pat:	Is the customer considered an ex-pat?: <input type="checkbox"/> Yes or <input type="checkbox"/> No If yes, please confirm the country of residence:

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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):	£ <input type="checkbox"/> N/A
Savings/Assets:	<input type="checkbox"/> Cash savings <input type="checkbox"/> Cash ISA <input type="checkbox"/> Investment portfolio <input type="checkbox"/> Stocks and Shares ISA £

Portfolio Details

Our Criteria: For our BTL property criteria click [here](#), category; property, select the appropriate sub category for the property/application.

Property Address	Purchase / Re-Mortgage	Property Value	Mortgage Balance	Gross Monthly Rental	Seasonal Rental Income:
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
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	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £ M: £ L: £

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 No

Has the customer ever had a Court judgement or Default recorded against them for non-payment?

Yes No

Value: £

Date satisfied:

Has the customer ever had a debt management plan, debt relief order, or Individual voluntary agreement?

Yes No

Date last in force:

Has the customer ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed?

Yes No

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.