Harpenden Building Society

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: If your Network or Club is not here, then please contact brokerteam@harpendenbs.co.uk	Network	Choose One
	Club	Choose One
Broker firm:		
Email address:		
Phone number:		
Have you spoken to a BDM?	☐ Yes ☐ No	BDM name:

Loan Details

Loan amount:	£		
PP/Est. Val:	£	LTV	%
Source of deposit: (if applicable)	Choose One		
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:	☐ Interest only ☐ Repayment ☐ Part & Part (confim split below)	
	Amount on Repayment: £	Amount on Interest Only: £
Repayment strategy (IO/P&P):	Choose One	

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:	☐ 68100 ☐ 68201 ☐ 68209 ☐ 68320
Is the customer a first-time landlord/buyer?	☐ Yes ☐ No (If first time landlord/buyer, then the minimum income will be £30,000)

Director/Shareholder 1

Name:	
Age:	
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

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:	Choose One
Occupation:	
Length of service:	
Annual income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Director/Shareholder 2

Name:	
Age:	
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

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:	Choose One
Occupation:	
Length of service:	
Annual income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Director/Shareholder 3

Name:	
Age:	
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

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.

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Occupation:	
Length of service:	
Annual income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Director/Shareholder 4

Name:	
Age:	
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

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:	Choose One
Occupation:	
Length of service:	
Annual income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ 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:
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ Re-mortgage	£	£	£	H: £ M: £ L: £
	☐ Purchase ☐ 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.