

Self-Build 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:

Property Details	
Security address:	
Property type:	Choose One
Property link:	(Please provide a link to the property if available. This could be a google maps link, or Rightmove, Zoopla, or estate agent's website etc.)
Type of build:	Choose One
Has planning permission been granted?	☐ Yes ☐ No
What current stage is the build at?	Choose One
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 confirm any key details about the property: (For example: shared access details, neighbouring commercial units, family-owned land, section 106/title restrictions)	

Loan Details

Application purpose:	☐ Purchase ☐ Remortgage ☐ Purchase - JBSP/Guarantor ☐ Re-mortgage - JBSP/Guarantor		
Product type:	☐ Main residence ☐ Second home		
Loan amount:	£		
PP/Est. Val:	£	LTV	%
GDC:	£		
Source of deposit: (if applicable)	Choose One		
Term:			
Repayment type:	☐ Interest only ☐ Repayment ☐ Part & Part (confirm split below)		
	Amount on Repayment: £		Amount on Interest Only: £
Repayment strategy (IO/P&P):	Choose One		

Applicant 1 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
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 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	
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £		
Other Annual Income (Please provide source and annual amount)	£		
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £		

Applicant 2 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
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 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
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Applicant 3 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
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 click [here](#) and select Income from the category dropdown.

Employment type:	Choose One
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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
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Applicant 4 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
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 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
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Additional 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 name commitment held under	Lender	Balance	Monthly repayment
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£

Additional Details

If any of the applicants are portfolio landlords, please provide the below details:
Our Criteria: We do not lend to portfolio landlords on Investment properties (Including BTL,CBTL or Holiday Let)

Total number of mortgaged properties:	
Total value of the portfolio:	£
Total mortgage balance and monthly payments:	£ /EPCM
Total annual rent of the portfolio:	£

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.