

**Mortgage Decision in Principle**

**INTRODUCER DETAILS: ALL DETAILS MUST BE PROVIDED OR DIP MAY NOT BE PROCESSED.**

Introducer Name: \_\_\_\_\_  
 Company Name: \_\_\_\_\_  
 Tel No: \_\_\_\_\_ Fax No: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Development Manager: \_\_\_\_\_

	APPLICANT 1	APPLICANT 2
Title and Surname	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
First Name(s)	<input type="text"/>	<input type="text"/>
Previous Surname	<input type="text"/>	<input type="text"/>
Are you an Existing Leeds Building Society Mortgage Customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No A/C no <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No A/C no <input type="text"/>
Are you a First Time Buyer	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Gender	<input type="text"/>	<input type="text"/>
Dependants	<input type="text"/>	<input type="text"/>
UK Citizen/Passport Holder	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Indefinite Leave in UK	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Occupancy Status</b>		
Are You Presently?	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>
<b>Current Address</b>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Time at current address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
<b>NB. If less than three years please give details of <u>ALL</u> your previous addresses (use additional information section if required)</b>		
<b>Previous Address</b>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
How long at this address?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
<b>Occupancy Status at previous address</b>	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) <input type="text"/>

**Employment Details**

Are you?  Employed  Self-Employed  Employed  Self-Employed  
 Occupation  Occupation

**Employed Applicants to Complete**

Start date of current employment    
 If less than three months, dates of previous employment From  To  From  To

**APPLICANT 1** **APPLICANT 2**

Was your previous role in the same line of work?  Yes  No  Yes  No  
 If you are a Director do you have any shares in your Company  Yes  No  Yes  No  
 If yes, what percentage  %  %

**Self-Employed Applicants to Complete**

Number of years you have been  
 Self-employed  years  months  years  months  
 Are you a?  Director  Partner  Sole Trader  Director  Partner  Sole Trader

**Employed Income**

Gross Annual Salary	<input type="text"/>	<input type="text"/>
Guaranteed Annual Overtime/Bonus	<input type="text"/>	<input type="text"/>
Guaranteed Annual Commission	<input type="text"/>	<input type="text"/>
Regular Annual Commission	<input type="text"/>	<input type="text"/>
Regular Annual Overtime/Bonus	<input type="text"/>	<input type="text"/>

**If this information is not provided it will delay the time taken to give a decision.**

**Self-Employed Income**

**If Self-Employed please state**

(a) Share of Profit/Projection Current Financial Year	<input type="text"/>	<input type="text"/>
(b) Share of Profit Last Financial Year	<input type="text"/>	<input type="text"/>
(c) Share of Profit previous Financial Year	<input type="text"/>	<input type="text"/>
(d) If more than 33% Share Holding of a Limited company please state dividend income	<input type="text"/>	<input type="text"/>

**Other Annual Income**

Please state source    
 Total other income    
 Is your sole form of income a private or company pension?  Yes  No  Yes  No

**Financial and Commitment Details**

Current Account	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Time Held	<input type="text"/> yrs <input type="text"/> Mths	<input type="text"/> Yrs <input type="text"/> Mths
Savings Account	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Held with?	<input type="text"/>	<input type="text"/>
Time Held	<input type="text"/>	<input type="text"/>

**Loans/Hire Purchase/Maintenance**

Loan Holder(s)	Type (Bank/Car Loan/HP etc)	Monthly Payment	Final Payment Date	Paid off at Completion of Mortgage?
			Month Year	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Credit**

Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly		Paid off at Completion of Mortgage?	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Other information**

Have you ever been in arrears with your financial agreements? If yes, give details on a separate sheet.

Have you ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed?  Yes  No

Have you ever had a court judgement/Decree recorded against you for non-payment?  Yes  No

Have you ever been two or more months in arrears with a mortgage or rent payment in the last three years?  Yes  No

**Your Loan Requirements and Property Details**

Loan Type  Purchase  Remortgage  Shared Ownership  
 Second Property  Right to Buy  Buy to Let

Property Type  Detached  Semi-Detached  Terrace  Flat  Other (please state)

The Society does not usually lend on Studio Flats or Freehold Flats.

\* If Shared Ownership – Monthly Rent

\*\* If Buy to Let – Estimated Monthly Rent

Amount of deposit to be paid by you  Property Value

Purchase price (Est. property value)

**Product Chosen (Please note product can only be reserved on full application)**

Product	Rate (%)	Term of Mortgage	Amount of Mortgage	Repayment Type (ie Repayment/Endowment/Interest Only)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Existing balance of Mortgage which will remain open after completion of this new Mortgage

(only applicable when purchasing a second property or buying to let)

For remortgaging please state the current mortgage balance to be paid off

Amount of funds being raised

Reason: ie home improvement etc

Will you occupy the property?  Yes  No

Will you have any other mortgages outstanding on other properties upon completion of this mortgage?  Yes  No If yes, please provide property address

Is the property connected to or situated above commercial premises?  Yes  No If yes, please provide details

Will you use the property wholly for residential purposes?  Yes  No If no, please provide details

**Property to be mortgaged**

Please provide property address including full postcode (if known).

Postcode

Please provide relevant supporting information in this section

Care: Please ensure you also sign the declaration on page 4.

Signed \_\_\_\_\_ DDM/MM: \_\_\_\_\_ Date: \_\_\_\_\_  
 Fax to Mortgage Lending: 0113 225 7729

**Use of Personal Information**

In considering your application we will search your record at a credit reference agency/ies. They will add to your record details of our search and your application. This will be seen by other organisations carrying out later searches.

We may use a credit scoring or other automated decision making systems when assessing your application.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related account or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us on freephone 0500 225777 if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Information which you provide or which we obtain through your dealings with us (including the conduct of your account) will be held on the Society's computers and in other records and may be used as described above. We may pass on such information as follows:

- To the credit reference agency/ies and fraud prevention agency/ies mentioned above to be included in their records.
- If we have a duty to do so or if the law allows us to do so.

We may monitor and/or record the telephone conversations with us to ensure consistent service levels (including staff training).

You have a right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

**Consent**

I have read the section entitled "Use of Personal Information". By signing this form I consent to the uses and disclosures of information listed.

Signature of applicants \_\_\_\_\_ Date \_\_\_\_\_  
 \_\_\_\_\_ Date \_\_\_\_\_

**Introducer Declaration**

- I confirm that the applicant/s have consented to the use of their personal information, as set out above.

Signature of Introducer \_\_\_\_\_ Date \_\_\_\_\_

Name of Introducer \_\_\_\_\_  
 (PLEASE PRINT)