

To: H D Consultants
Tel: 0870 2000 900
Fax: 08717 334 367

From: (Introducer)
Tel:
Fax:

MORTGAGE ENQUIRY - DECISION IN PRINCIPLE FORM

1. House Purchase

Purchase price of new property	£ <input type="text"/>	Selling price of existing property	£ <input type="text"/>
Amount of deposit available	£ <input type="text"/>	Amount of existing mortgage	£ <input type="text"/>
Valuation	£ <input type="text"/>	Redemption	£ <input type="text"/>
Loan Required	£ <input type="text"/>	Term of loan required	£ <input type="text"/>
Is the deposit coming from your own resources without further borrowing?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If "Right to Buy" please state discount allowed on purchase	<input type="text"/>

2. Applicant's Details

	Applicant 1	Applicant 2
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Mrs / Miss / Ms / Mr / Other	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Your Current Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	Post Code <input type="text"/>	Post Code <input type="text"/>
Home Telephone Number	<input type="text"/>	<input type="text"/>
Work Telephone Number	<input type="text"/>	<input type="text"/>
e-mail	<input type="text"/>	<input type="text"/>
Time at Current Address	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Your Previous Address (if at current address for less than 3 years)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	Post Code <input type="text"/>	Post Code <input type="text"/>
Time at Previous Address	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Do you smoke?	yes [<input type="checkbox"/>] no [<input type="checkbox"/>]	yes [<input type="checkbox"/>] no [<input type="checkbox"/>]

3. Mortgage Type

Please indicate whether: First Time Buyers Moving House Re-mortgage Right-to-Buy Buy-to-Let

4. Tenure

What is the tenure of the property?

Freehold

Leasehold

Feuhold

If Leasehold, please indicate the unexpired term

year(s)

5. Reason for Mortgage or Remortgage

First Time Buyer

Replacement Lending

Capital Raising

Home Improvements

Second Home

If other, give details below

6. Clients' Income - Employed

	Applicant 1		Applicant 2	
Occupation	<input type="text"/>		<input type="text"/>	
Length of time in current job	<input type="text"/>		<input type="text"/>	
Length of time in continuous employment	<input type="text"/>		<input type="text"/>	
Permanent / Temporary / Contract basis	<input type="text"/>		<input type="text"/>	
Length of contract	<input type="text"/>		<input type="text"/>	
Basic Gross Income	£ <input type="text"/>	per <input type="text"/>	£ <input type="text"/>	per <input type="text"/>
Guaranteed Overtime / Bonuses	£ <input type="text"/>	per <input type="text"/>	£ <input type="text"/>	per <input type="text"/>
Regular Overtime / Commission	£ <input type="text"/>	per <input type="text"/>	£ <input type="text"/>	per <input type="text"/>
Any Other Income	£ <input type="text"/>	per <input type="text"/>	£ <input type="text"/>	per <input type="text"/>

7. Clients' Income - Self-employed / Company Directors

Nature of Business	<input type="text"/>		<input type="text"/>	
Are 3 years accounts available?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Last 3 years net profit	Year	<input type="text"/>	£	<input type="text"/>
	Year	<input type="text"/>	£	<input type="text"/>
	Year	<input type="text"/>	£	<input type="text"/>
Qualifications of Accountant Chartered / Certified / Other?	<input type="text"/>		<input type="text"/>	

Address of property to be mortgaged

ARE YOU **SELF CERTIFYING** YOUR INCOME ? app 1 Yes [] No [] app 2 Yes [] No []

Do you require Mortgage Life Insurance ? app 1 Yes [] No [] app 2 Yes [] No []

Do you wish to include Critical Illness cover ? app 1 Yes [] No [] app 2 Yes [] No []

Do you require Buildings and Contents Insurance ? Buildings Ins - Yes [] No [] Contents Ins - Yes [] No []

8. Client Outgoings

Applicant 1: Please list commitments including loans, overdrafts, credit cards, hire purchase, maintenance payments etc.

Purpose	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Current balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Date of final payment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2: Please list commitments including loans, overdrafts, credit cards, hire purchase, maintenance payments etc.

Purpose	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Current balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Date of final payment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. Credit History

Applicant 1: Please list any CCJ's, arrears or defaults registered against the client or their companies

Type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Months satisfied	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Reasons	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2: Please list any CCJ's, arrears or defaults registered against the client or their companies

Type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Months satisfied	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Reasons	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

10. How would you like us to contact you?

Post Phone Time of day AM / PM e-mail fax fax number

Additional Information / Comments

Please use additional sheets of paper if necessary

Submitted by: _____
Date: _____

PLEASE NOW FAX THIS FULLY COMPLETED FORM BACK TO HD CONSULTANTS ON 08717 334 367

THE ENQUIRER AGREES: Under the Data Protection Act, the general information you have supplied about yourself in this form is known as your personal data. Information about any criminal convictions, ethnic origin and health is called "sensitive personal data" and you have a right to prevent your sensitive personal data being processed. As part of HD Consultants' assessment of your application, we will be obtaining, processing and holding personal data, including sensitive personal data, together with other information you have supplied to provide you with a lending decision. The Data Protection Act gives you the right to receive details of the information the Society holds about you and to have any inaccurate details amended. Any request for your data must be in writing and addressed to HD Consultants. HD Consultants will use the information you have given for the administration of your account and for statistical analysis. HD Consultants may also use your information for credit scoring, debt collection and fraud prevention and to make you aware by mail, telephone, email or other reasonable means, of products or services offered by HD Consultants or other selected suppliers. We will make searches about you at credit reference agencies who will supply us with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type, credit or information, whether or not this application proceeds. We will use credit scoring methods to assess this application and may use them to verify your identity. You have a right to appeal against automated decisions to HD Consultants. Details are available on request. Credit searches and other information which you provide to us and/or the credit reference agencies about you and those with whom you are linked financially may be used by HD Consultants and other companies if credit decisions are made about you or other members of your household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of your account. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of HD Consultants' records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. HD Consultants and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit life or any other insurance facilities. It may also be used for trading and claims assessment. An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies. By stating a financial association with another party, you are also declaring that you are entitled to: - disclose information about your joint applicant and/or anyone else referred to by you; authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. Where you borrow or may borrow from a lender introduced by us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt. We may make periodic searches of HD Consultants' records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess your ability to obtain credit. You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request. Your data, including sensitive personal data, may be disclosed to and held by third party organisations for the sole purpose of compliance monitoring. Your address and property data may be disclosed to other valuation organisations for the purposes of sharing comparable valuation data. Any decision HD Consultants may make in respect of this form, will not constitute an offer of mortgage.