

**Decision in Principle and**

**Mortgage Application Fact Find**

**Important information, please read carefully.**

Applying for a decision in principle is a crucial part of a mortgage application and is based on

various criteria. The accuracy of the information submitted to the provider will determine your

overall credit score which will eventually result in whether you are likely to be accepted and

also the amount of money you may be able to borrow.

The questions below are required in order to obtain a decision and the accuracy is extremely

important, I have listed the most common errors made on this form and would recommend

that this be used as a checklist once the form has been completed.

* Ensure all postcodes are correct.
* Make sure that all credit commitments have been disclosed.
* Make sure that any late, missed or defaulted loans or credit payments are fully disclosed.

**Email back to** [**clive@cliveingram.com**](mailto:clive@cliveingram.com)

**Part 1**

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|  | **Applicant 1** | **Applicant 2** |
| **Title** | Choose an item. | Choose an item. |
| **First Name** | Enter Text. | Enter Text. |
| **Middle Names** | Enter Text. | Enter Text. |
| **Surname** | Enter Text. | Enter Text. |
| **Previous Surname**  (If Applicable) | Enter Text. | Enter Text. |
| **Nationality** | Enter Text. | Enter Text. |
| **Maritial Status** | Choose an item. | Choose an item. |
| **If Married, Date of Marriage** | Enter Text. | Enter Text. |
| **Maiden Name** | Enter Text. | Enter Text. |
| **Date of Birth** | Enter Text. | Enter Text. |
| **Home Telephone Number** | Enter Text. | Enter Text. |
| **Mobile Telephone Number** | Enter Text. | Enter Text. |
| **Work Telephone Number** | Enter Text. | Enter Text. |
| **Email Address** | Enter Text. | Enter Text. |
| **Mortgage Status** | Choose an item. | Choose an item. |

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| **Have you smoked in the last 12 months?** | Choose an item. | Choose an item. |

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| **Dependent Children** |  |  |
| **Name and Date of Birth** | Enter Text. | Enter Text. |
| **Name and Date of Birth** | Enter Text. | Enter Text. |
| **Name and Date of Birth** | Enter Text. | Enter Text. |
| **Name and Date of Birth** | Enter Text. | Enter Text. |

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| **Address History** |  |  |
| **Current Address** | Enter Text. | Enter Text. |
| **Date moved in** | Enter Text. | Enter Text. |
| **Are you registered on the Electoral Roll?** | Choose an item. | Choose an item. |
| **If owned, current value of the property** | £ Enter Text. | £ Enter Text. |
| **Previous Address**  (If less than 3 years ago) | Enter Text. | Enter Text. |
| **Date moved in** | Enter Text. | Enter Text. |
| **Second Previous Address**  (If less than 3 years ago) | Enter Text. | Enter Text. |
| **Date moved in** | Enter Text. | Enter Text. |
| **Were you registered on the Electoral Roll?** | Choose an item. | Choose an item. |
| **\*\*A 3 year address history is required, if you have had any other previous addresses in the last 3 years please provide the same information as requested above for those addresses at the end of this form\*\*** | | |
| **If renting please give the name and address of your Landlord** | Enter Text. | Enter Text. |
| **Landlords Phone Number** | Enter Text. | Enter Text. |

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| **Employment Details if Employed** (if Self Employed please proceed to the relevant section below) | | |
| **Job Title** | Enter Text. | Enter Text. |
| **Name of Employer** | Enter Text. | Enter Text. |
| **Address of Employer** | Enter Text. | Enter Text. |
| **Employer Phone Number** | Enter Text. | Enter Text. |
| **Date Started** | Enter Text. | Enter Text. |
| **If you are on probation, what date does it end?** | Enter Text. | Enter Text. |
| **National Insurance Number** | Enter Text. | Enter Text. |
| **Basic Income Per Annum** | £ Enter Text. | £ Enter Text. |
| **Net Monthly Income** | £ Enter Text. | £ Enter Text. |
| **Overtime Per Annum Gross** | £ Enter Text. | £ Enter Text. |
| Has this been regular for the last 3 months? | Choose an item. | Choose an item. |
| **Commission Per Annum Gross** | £ Enter Text. | £ Enter Text. |
| Has this been regular for the last 3 months? | Choose an item. | Choose an item. |
| **Bonus Per Annum** | £ Enter Text. | £ Enter Text. |
| Has this been paid regularly for the last two years? | Choose an item. | Choose an item. |
| **Do you receive any maintenance payments? If so are they……** | Choose an item. | Choose an item. |
| **Please state the amount of payment.** | £ Enter Text. | £ Enter Text. |

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| **Self Employed Income** | | |
| **Net profit for latest year** | £ Enter Text. | £ Enter Text. |
| **Date accounts prepared**  i.e. March 2020 | Enter Text. | Enter Text. |
| **Net profit for previous year** | £ Enter Text. | £ Enter Text. |
| **Net profit for the year before this** | £ Enter Text. | £ Enter Text. |
| **Do you have an accountant? If so please note their name and address** | Enter Text. | Enter Text. |

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| **Company Directors** | | |
| **Date joined or formed the company** | Enter Text. | Enter Text. |
| **Date of latest accounts** | Enter Text. | Enter Text. |
| **PAYE Income Per Annum** | £ Enter Text. | £ Enter Text. |
| **Dividend Income Per Annum** | £ Enter Text. | £ Enter Text. |
| **Previous year PAYE Income Per Annum** | £ Enter Text. | £ Enter Text. |
| **Previous year Dividend Income Per Annum** | £ Enter Text. | £ Enter Text. |
| **Year Previous to This PAYE Income Per Annum** | £ Enter Text. | £ Enter Text. |
| **Year Previous to This Dividend Income Per Annum** | £ Enter Text. | £ Enter Text. |

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| **State Benefits** | | |
| **Do you receive any state benefits such as Child Allowance or Working Family Tax Credits, if so please state which and the amount received.** | Enter Text. | Enter Text. |

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| **Any Other Income** | | |
| **Please write details of any other income. Please state the occupation and annual income.** | Enter Text. | Enter Text. |

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| **Credit Commitments** | | |
| **Credit Card 1** | | |
| **Card Balance** | £ Enter Text. | £ Enter Text. |
| **Credit Limit** | £ Enter Text. | £ Enter Text. |
| **Monthly Payment** | £ Enter Text. | £ Enter Text. |
| **Provider** | Enter Text. | Enter Text. |
| **Are you intending to repay this in full on completion of the new mortgage?** | Choose an item. | Choose an item. |
| **Credit Card 2** | | |
| **Card Balance** | £ Enter Text. | £ Enter Text. |
| **Credit Limit** | £ Enter Text. | £ Enter Text. |
| **Monthly Payment** | £ Enter Text. | £ Enter Text. |
| **Provider** | Enter Text. | Enter Text. |
| **Are you intending to repay this in full on completion of the new mortgage?** | Choose an item. | Choose an item. |
| **Credit Card 3** | | |
| **Card Balance** | £ Enter Text. | £ Enter Text. |
| **Credit Limit** | £ Enter Text. | £ Enter Text. |
| **Monthly Payment** | £ Enter Text. | £ Enter Text. |
| **Provider** | Enter Text. | Enter Text. |
| **Are you intending to repay this in full on completion of the new mortgage?** | Choose an item. | Choose an item. |
| **\*\*\*If you have more than 3 credit cards, please enter the details at the end of the form\*\*\*** | | |
| **Loan 1** | | |
| **Loan Balance** | £ Enter Text. | £ Enter Text. |
| **Monthly Payment** | £ Enter Text. | £ Enter Text. |
| **Provider** | Enter Text. | Enter Text. |
| **If this is Car Finance, please state whether it is….** | Choose an item. | Choose an item. |
| **Are you intending to repay this in full on completion of the new mortgage?** | Choose an item. | Choose an item. |
| **Loan 2** | | |
| **Loan Balance** | £ Enter Text. | £ Enter Text. |
| **Monthly Payment** | £ Enter Text. | £ Enter Text. |
| **Provider** | Enter Text. | Enter Text. |
| **If this is Car Finance, please state whether it is….** | Choose an item. | Choose an item. |
| **Are you intending to repay this in full on completion of the new mortgage?** | Choose an item. | Choose an item. |

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| **Loan 3** | | |
| **Loan Balance** | £ Enter Text. | £ Enter Text. |
| **Monthly Payment** | £ Enter Text. | £ Enter Text. |
| **Provider** | Enter Text. | Enter Text. |
| **If this is Car Finance, please state whether it is….** | Choose an item. | Choose an item. |
| **Are you intending to repay this in full on completion of the new mortgage?** | Choose an item. | Choose an item. |
| **If applicable, please note details of any missed payments on any credit agreements including credit cards, loans, mobile phone contracts and anything else that may affect your credit rating.** | Enter Text. | Enter Text. |
| **Name of the bank that relates to your current account** | Enter Text. | Enter Text. |
| **Monthly Student Loan payment** | £ Enter Text. | £ Enter Text. |
| **Monthly CSA / Maintenance Payments** | £ Enter Text. | £ Enter Text. |
| **Monthly Travel Costs** | £ Enter Text. | £ Enter Text. |
| **Do the travel costs come out of your salary?** | Choose an item. | Choose an item. |
| **Monthly Childcare payments** | £ Enter Text. | £ Enter Text. |

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| **Expenditure** (monthly payments) | | |
| **Current Mortgage** | £ Enter Text. | £ Enter Text. |
| **Current Rent** | £ Enter Text. | £ Enter Text. |
| **Insurances** | £ Enter Text. | £ Enter Text. |
| **Pensions** | £ Enter Text. | £ Enter Text. |
| **Utilities** (Gas, Electric, Water etc.) | £ Enter Text. | £ Enter Text. |
| **TV / Broadband / Telephone** | £ Enter Text. | £ Enter Text. |
| **Mobile Phone** | £ Enter Text. | £ Enter Text. |
| **Council Tax** | £ Enter Text. | £ Enter Text. |
| **Food** | £ Enter Text. | £ Enter Text. |
| **Clothing** | £ Enter Text. | £ Enter Text. |
| **Childcare / School Fees** | £ Enter Text. | £ Enter Text. |
| **Ground Rent & Maintenance** | £ Enter Text. | £ Enter Text. |
| **Holidays** | £ Enter Text. | £ Enter Text. |
| **Socialising** | £ Enter Text. | £ Enter Text. |
| **Any Other Expenses** | £ Enter Text. | £ Enter Text. |

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| **Existing Mortgage Details** | | |
| **Lender** | Enter Text. | Enter Text. |
| **Account Number** | Enter Text. | Enter Text. |
| **Owner** | Choose an item. | Choose an item. |
| **Amount of Loan Outstanding** | £ Enter Text. | £ Enter Text. |
| **Term Remaining** | Enter Text. Years Enter Text. Months | Enter Text. Years Enter Text. Months |
| **Is this a Buy-to-let?** | Choose an item. | Choose an item. |
| **If Yes, Monthly Rental Income** | £ Enter Text. | £ Enter Text. |
| **Current Interest Rate** | Enter Text. % | Enter Text. % |
| **Monthly Mortgage Payment** | £ Enter Text. | £ Enter Text. |

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| **If you have any other properties, please enter details here** | | |
| **Lender** | Enter Text. | Enter Text. |
| **Account Number** | Enter Text. | Enter Text. |
| **Owner** | Choose an item. | Choose an item. |
| **Property Value** | £ Enter Text. | £ Enter Text. |
| **Amount of Loan Outstanding** | £ Enter Text. | £ Enter Text. |
| **Term Remaining** | Enter Text. Years Enter Text. Months | Enter Text. Years Enter Text. Months |
| **Is this a Buy-to-let?** | Choose an item. | Choose an item. |
| **If Yes, Monthly Rental Income** | £ Enter Text. | £ Enter Text. |
| **Percentage of Income Received** | Enter Text. % | Enter Text. % |
| **Duration of Tenancy** | Enter Text. | Enter Text. |
| **Current Interest Rate** | Enter Text. % | Enter Text. % |
| **Monthly Mortgage Payment** | £ Enter Text. | £ Enter Text. |
| **Address** | Enter Text. | Enter Text. |
| **Lender** | Enter Text. | Enter Text. |
| **Account Number** | Enter Text. | Enter Text. |
| **Owner** | Choose an item. | Choose an item. |
| **Property Value** | £ Enter Text. | £ Enter Text. |
| **Amount of Loan Outstanding** | £ Enter Text. | £ Enter Text. |
| **Term Remaining** | Enter Text. Years Enter Text. Months | Enter Text. Years Enter Text. Months |
| **Is this a Buy-to-let?** | Choose an item. | Choose an item. |
| **If Yes, Monthly Rental Income** | £ Enter Text. | £ Enter Text. |
| **Percentage of Income Received** | Enter Text. % | Enter Text. % |
| **Duration of Tenancy** | Enter Text. | Enter Text. |
| **Current Interest Rate** | Enter Text. % | Enter Text. % |
| **Monthly Mortgage Payment** | £ Enter Text. | £ Enter Text. |
| **Address** | Enter Text. | Enter Text. |

**If you have any other additional properties, please put the details in the notes section at the end of this form.**

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| **Details For New Mortgage** | | |
| **If Purchasing** | | |
| **Purchase Price** (or estimated purchase price if no specific property found) | £ Enter Text. |  |
| **Deposit Available** | £ Enter Text. |
| **Where is the deposit coming from?** | | |
| **Equity in current property** | £ Enter Text. | £ Enter Text. |
| **Savings** | £ Enter Text. | £ Enter Text. |
| **Gift from a family member** | £ Enter Text. | £ Enter Text. |
| **If there is a reservation fee, please state the amount if it is to be taken off of the deposit** | £ Enter Text. |  |
| **How much do you need to borrow in total?** | £ Enter Text. |
| **If this is a Buy-to-let purchase, what is the estimated rental income per month?** | £ Enter Text. |
| **If Re-mortgaging** | | |
| **Value of your property** | £ Enter Text. |  |
| **Mortgage required** | £ Enter Text. |
| **If re-mortgaging a Buy-to-let, what is the rental income per month?** | £ Enter Text. |

**PART 2**

**THE INFORMATION BELOW IS ONLY REQUIRED IF YOU ARE APPLYING FOR A FULL MORTGAGE APPLICATION**

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| **Property Details** | | |
| **Address of property to be purchased/re-mortgaged** | Enter Text. |  |
| **Plot number if New Build** | Enter Text. |
| **Purchase Price/Value** | £ Enter Text. |
| **Type of Property** | Choose an item. |
| **If it is a Flat, please state which floor** | Enter Text. |
| **If it is a Flat, is it purpose built?** | Choose an item. |
| **House Type** | Choose an item. |
| **Number of Bedrooms** | Enter Text. |
| **Does the property have a garage?** | Choose an item. |
| **Number of parking spaces** (If any) | Enter Text. |
| **Approximate year of build** | Enter Text. |
| **Is the property built from brick and tile?** | Choose an item. |
| **If no, please advise** | Enter Text. |
| **Any structural problems with the property?** | Choose an item. |
| **If yes, please advise** | Enter Text. |
| **Is the property above or adjacent to commercial premises?** | Choose an item. |
| **If leasehold, term of lease** | Enter Text. |
| **Ground Rent** (if applicable) | £ Enter Text. |
| **Is this monthly or yearly?** | Choose an item. |

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| **Service Charge** (if applicable) | £ Enter Text. |  |
| **Is this monthly or yearly?** | Choose an item. |
| **Service or any other charges relating to the property** | Enter Text. |
| **Which type of survey would you like?** | Choose an item. |

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| **Estate Agent Details** | | |
| **Name** | Enter Text. |  |
| **Address** | Enter Text. |
| **Telephone Number** | Enter Text. |
| **Contact Name** | Enter Text. |

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| **Conveyancers Details** | | |
| **Name** | Enter Text. |  |
| **Address** | Enter Text. |
| **Telephone Number** | Enter Text. |
| **Contact Name** | Enter Text. |

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| **Managing Agent Details** (Buy-to-let Only) | | |
| **Name** | Enter Text. |  |
| **Address** | Enter Text. |
| **Telephone Number** | Enter Text. |
| **Contact Name** | Enter Text. |

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| **Property Access Contact** (Buy-to-let Only) | | |
| **Name** | Enter Text. |  |
| **Address** | Enter Text. |
| **Telephone Number** | Enter Text. |

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| **Direct Debit Details For Mortgage Payments** | | |
| **Name on Account** | Enter Text. |  |
| **Name of Bank** | Enter Text. |
| **Bank Address** | Enter Text. |
| **Sort Code** | Enter Text. |
| **Account Number** | Enter Text. |
| **Day of the month you would like your mortgage payments to come out** (between the 1st and 28th) | Choose an item. |

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| **Credit Card Details to pay Survey Fee** | | |
| **Name on Card** | Enter Text. |  |
| **Card Number** | Enter Text. |
| **Start Date** (if shown) | Enter Text. |
| **End Date** | Enter Text. |
| **Debit or Credit Card?** | Choose an item. |
| **Issuer** (Mastercard/VISA etc.) | Enter Text. |
| **Security Number** (last 3 digits on the back) | Enter Text. |

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| **Any other information**  Please use this section to tell us about any other information you feel may be relevant to the case or add any details such as extra addresses, loans etc. together with any information on previous or current credit issues. |
| Enter Text. |

**Documents required for a Mortgage application**

* Driving License with current address shown for each applicant.

(Alternatively a utility bill dated within the last 3 months with each applicants names on it, or two single ones)

* Passport for each applicant.
* Latest 3 months wage slips for each applicant (if you receive an annual bonus I will require the last two wage slips showing the bonus)
* Latest P60 for each applicant.
* Latest 3 months bank statements for each applicant.
* If Self-employed, the latest 3 years SA302’s and corresponding Tax Overviews.

**In order to avoid printing hard copies I can accept PDF copies or everything except the ID documents. These can be emailed to** [**clive@cliveingram.com**](mailto:clive@cliveingram.com)