

# first charge regulated mortgage decision in principle v10

## your details

|  |                                  |                              |                              |
|--|----------------------------------|------------------------------|------------------------------|
| Introducers name   | <input type="text"/>             | Company                      | <input type="text"/>         |
| Introducer's contact details   | Office tel. <input type="text"/> | Mobile tel.                  | <input type="text"/>         |
|  | Your email <input type="text"/>  |                              |                              |
| Do you have FCA permissions to arrange/advise on first mortgages?            | Yes <input type="checkbox"/>     | No <input type="checkbox"/>  | FCA No. <input type="text"/> |
| Who will be providing advice to the applicant(s) on this transaction?        | You <input type="checkbox"/>     | SRF <input type="checkbox"/> |                              |
| Please indicate how much you would like to earn from this introduction to us | <input type="text"/>             |                              |                              |
| Have you charged the Applicant(s) an up front fee?                           | Yes <input type="checkbox"/>     | No <input type="checkbox"/>  | If Yes <input type="text"/>  |

## loan requirements

|                    |  |  |                      |  |
|--------------------|--|--|----------------------|--|
| Loan purpose?      | Purchase <input type="checkbox"/>          | Remortgage <input type="checkbox"/>    | Mortgage required    | <input type="text"/>   |
| Term required      | <input type="text"/> years                 | Loan purpose                           | <input type="text"/> |  |
| Breakdown of funds | <input type="text"/>                       |  |                      |  |
| Repayment type     | Capital repayment <input type="checkbox"/> | Interest only <input type="checkbox"/> | Repayment method     | Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Fixed term <input type="checkbox"/> |

## applicant(s) details

|   |   |  |  |   |
|---|---|--|--|---|
| Applicant(s) name(s)  | Title <input type="text"/>                    | Full name (add any maiden/previous names and put in brackets) <input type="text"/> | Date of birth <input type="text"/>                           | Est. retirement age <input type="text"/>                    |
| Marital status  | <input type="text"/>                          |  | No. of adult dependents <input type="text"/>                 | No. of children under 18 years of age? <input type="text"/> |
| Nationality   | <input type="text"/>                          |  |  |   |
| Year built  | <input type="text"/>                          |  |  |   |
| If property is a flat/apartment   | No. of storeys in block? <input type="text"/> | Does block have a lift? <input type="text"/>                                       | Floor no. flat is situated on? <input type="text"/>          |   |
| Address of security property  | <input type="text"/>                          |  |  | Postcode <input type="text"/>                               |
| Will this be their main residence?  | Yes <input type="checkbox"/>                  | No <input type="checkbox"/>  | Do all applicants have permanent rights to reside in the UK? | Yes <input type="checkbox"/> No <input type="checkbox"/>    |
| Time at address   | <input type="text"/> yrs                      | <input type="text"/> mths  | Lenders name   | <input type="text"/>  |
| Property value  | <input type="text"/>                          | Mortgage payment   | <input type="text"/>   | Mortgage balance <input type="text"/>                       |
| Current arrears   | <input type="text"/>                          | Number of payments missed in last 12   | <input type="text"/>   | Mortgage start date <input type="text"/>                    |
| 2nd charge on property?   | Yes <input type="checkbox"/>                  | No <input type="checkbox"/>  | Lenders name   | <input type="text"/>  |
| 2nd charge monthly payment  | <input type="text"/>                          | 2nd charge balance   | <input type="text"/>   | Current arrears <input type="text"/>                        |
| Other address(es) resided at in the last 3 years and time at address. (please also state which applicant resided there) | <input type="text"/>                          |  |  |   |

## income details

|               | Employed                 | S/employed               | Retired                  | Gross Income pa, latest year                 | Time in job              |                           | Occupation                                 | Full Time                | Part Time                |
|---------------|--------------------------|--------------------------|--------------------------|--|--------------------------|---------------------------|--|--------------------------|--------------------------|
| 1st Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | £ <input style="width: 150px;" type="text"/> | <input type="text"/> yrs | <input type="text"/> mths | <input style="width: 150px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other income  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | £ <input style="width: 150px;" type="text"/> | <input type="text"/> yrs | <input type="text"/> mths | <input style="width: 150px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2nd Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | £ <input style="width: 150px;" type="text"/> | <input type="text"/> yrs | <input type="text"/> mths | <input style="width: 150px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other income  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | £ <input style="width: 150px;" type="text"/> | <input type="text"/> yrs | <input type="text"/> mths | <input style="width: 150px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## monthly expenditure

|  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|
| Council tax                                  | Water rates                                  | Electricity/Gas/Fuel                         | Home insurance                               | Ground rent/service charge                   | Home/Mobile telephone                        | Satellite/Cable                              |
| £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> |
| Life cover, endowment                        | Pension                                      | Maintenance/Child support                    | Food/Alcohol/Tobacco                         | Prescriptions/Healthcare                     | Transport (bus/train fares)                  | Motor (fuel)                                 |
| £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> |
| Clothing                                     | Socialising/Recreation                       | School related expenses                      | Childcare/Nursery                            | Pets (food/pet insurance)                    | Motor (insurance, maintenance)               | Other  |
| £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | £ <input style="width: 100px;" type="text"/> |

## existing credit

Details of all existing credit / store cards, mail order accounts, unsecured loans, hire purchase, current accounts with an overdrawn balance or other accounts

| Type                                       | Balance                                      | Repay                    |                          | Type                                       | Balance                                      | Repay                    |                          |
|--|--|--------------------------|--------------------------|--|--|--------------------------|--------------------------|
|  |  | Yes                      | No                       |  |  | Yes                      | No                       |
| <input style="width: 150px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input style="width: 150px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input style="width: 150px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input style="width: 150px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input style="width: 150px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input style="width: 150px;" type="text"/> | £ <input style="width: 100px;" type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## adverse credit

Has any applicant ever been in a debt management plan or IVA? Yes  No

Has any applicant ever been declared bankrupt or is there any pending action in bankruptcy? Yes  No

Has any applicant had a county court judgement or default registered against them in the last 6 years? Yes  No

Has any applicant been convicted of any offence other than driving related offences in the last 6 years, or have any pending court proceedings (please note, convictions spent under the terms of the Rehabilitation of Offenders Act 1974 do not need to be disclosed) Yes  No

If you have answered Yes to any of the above, please provide details on a separate page

## contact details

|   |                            |   |                    |   |
|---|----------------------------|---|--------------------|---|
| <b>Applicant(s) contact details</b><br><small>(please supply email addresses for all applicants so we can issue our Initial Disclosure Document to all parties to the mortgage)</small> | Email app. 1               | <input style="width: 100%;" type="text"/> |                    |   |
|   | Email app. 2               | <input style="width: 100%;" type="text"/> |                    |   |
|   | Mobile tel. app. 1         | <input style="width: 100%;" type="text"/> | Mobile tel. app. 2 | <input style="width: 100%;" type="text"/> |
|   | Work tel. app. 1           | <input style="width: 100%;" type="text"/> | Work tel. app. 2   | <input style="width: 100%;" type="text"/> |
|   | Home tel.                  | <input style="width: 100%;" type="text"/> | Best time to call  | <input style="width: 100%;" type="text"/> |
|   | Applicant to be contacted? | <input style="width: 100%;" type="text"/> | Best No. to use    | <input style="width: 100%;" type="text"/> |

## please read this to the applicant(s)

Under the Data Protection Act I need to advise what will happen to the personal information you provide. Specialist Hub shall use it to obtain soft credit reference agency searches, and underwriting and processing your finance application. It will be kept on their computer systems and files. The information given may be recorded with one or more credit reference agencies, and used by Specialist Hub, their lenders or other companies for making credit decisions about you and other members of your household, for tracing debtors, for controlling fraud and money-laundering.

(ONLY READ IF MORE THAN 1 APPLICANT) You are disclosing information about a joint applicant, and you are confirming you are entitled to do so. An 'association' between joint applicants and between you and anyone you tell us is your financial partner will be created at the Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you until one of you successfully files a disassociation at the Credit Reference Agencies.

May we have your permission for the credit search and the storage of your personal information? (please tick this box when read)

**FORWARD TO US TODAY BY EITHER OF THE FOLLOWING METHODS**

**01442 873847**

**mortgage@specialisthub.co.uk**