



## decision in principle v11

### your details

Introducers name  Company

Introducer's Office tel.  Mobile tel.

contact details Your email

Do you have FCA Consumer Credit permissions? Yes  No  Do you have FCA Debt Counselling permissions? Yes  No

FCA No.  Please indicate how much you would like to earn from this introduction to us

Lenders already approached

### mortgage requirements

Amount required  Reason for advance Purchase  Re-mortgage

Term required  years Purpose of Advance

Repayment method Capital Repayment  Interest Only  Repayment option Variable  Fixed  Fixed term

If a purchase, deposit available  Source of deposit

Will occupants of the security be the applicant/a relative\*/an individual beneficiary of a Trust? Yes  No

Does the residential area of the property (including land) exceed 40% of the total property area? \*\* Yes  No

If security is a residential buy to let property, has any applicant ever lived in the property? Yes  No

If security is a residential buy to let property, has any applicant inherited the property? Yes  No

\* Related persons include Spouse, Common law marriage (including same sex, Parent, Brother, Sister, Child, Grandparent, Grandchild)

\*\* Area includes any external land plus the internal floor

### applicant(s) details

Applicant type Individual  Sole trader  Partnership  LLP  Limited Co.  Company No.

Company name  Trade / business type

How many investment properties does applicant own?  Is this a new business start up/business purchase? Yes  No

	borrower / director one	borrower / director two
Full Name	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> Title <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Title <input type="text"/>
Residential Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Time at address	<input type="text"/> yrs <input type="text"/> mths Marital status <input type="text"/>	<input type="text"/> yrs <input type="text"/> mths Marital status <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Is applicant	UK resident <input type="checkbox"/> Ex-pat <input type="checkbox"/> Foreign national <input type="checkbox"/>	UK resident <input type="checkbox"/> Ex-pat <input type="checkbox"/> Foreign national <input type="checkbox"/>
Contact details	mobile <input type="text"/> work <input type="text"/> email <input type="text"/>	mobile <input type="text"/> work <input type="text"/> email <input type="text"/>
Does applicant have a residential mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, mortgage balance	<input type="text"/> Monthly payment <input type="text"/>	<input type="text"/> Monthly payment <input type="text"/>
Personal net worth	<input type="text"/>	<input type="text"/>
Is Applicant	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/>	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/>
Occupation	<input type="text"/>	<input type="text"/>
Basic Annual Income	<input type="text"/>	<input type="text"/>
Other income & source	<input type="text"/>	<input type="text"/>

## details of property offered as security

Property address						Postcode			
Property type	Commercial <input type="checkbox"/>	Semi Commercial <input type="checkbox"/>	Residential BTL <input type="checkbox"/>	Residential HMO <input type="checkbox"/>	If HMO, number of letting rooms <input style="width: 50px;" type="text"/>				
Property description									
Title	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Lease years remaining <input style="width: 50px;" type="text"/> years	Ex-Local Authority owned? Yes <input type="checkbox"/> No <input type="checkbox"/>					
If a flat/maisonette	Number of floors in the block <input style="width: 30px;" type="text"/>	Number of flats in the block <input style="width: 30px;" type="text"/>	Floor number property is located on <input style="width: 30px;" type="text"/>						
Is property let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, no. of tenants <input style="width: 30px;" type="text"/>	Annual rental income £ <input style="width: 100px;" type="text"/>						
Does/Will applicant trade from the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>								
Current property value (bricks/mortar value only)	£ <input style="width: 100px;" type="text"/>		Purchase price	£ <input style="width: 100px;" type="text"/>		Date of purchase <input style="width: 100px;" type="text"/>			
If a remortgage, name of mortgagee	<input style="width: 150px;" type="text"/>		Amount owed	£ <input style="width: 100px;" type="text"/>		Monthly payment £ <input style="width: 100px;" type="text"/>			
Is the mortgage in arrears?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, amount	£ <input style="width: 100px;" type="text"/>			No. payments missed in the last year? <input style="width: 50px;" type="text"/>			

### Track record and experience


### Description of current property use and proposed use


### Supporting information/documentation


## existing property portfolio

Owner's name	Location	Prop value	Rent pa	Tenancy	Property type	Mortgage payment	Mortgage balance	Lender	Interest rate
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%

## case summary


## please read to 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

**0800 810 1005**

**commercial@specialfinance.co.uk**