

## **AUTHORITY TO OBTAIN DECISION/AGREEMENT IN PRINCIPLE**

Decisions in Principle (DIP) and Agreements in Principle (AIP) allow us to obtain confirmation from lender as to whether they are likely to lend you the amount of money that you require before a formal application is made.

In some cases when a DIP/AIP is conducted a credit check is carried out which may be recorded on your credit file. This record on your credit history is commonly referred to as a 'footprint'. The existence of a 'footprint' is likely to affect your ability to obtain credit from another lender.

In order to obtain a DIP/AIP, could you please read the paragraph below and if you agree, insert your name and complete the attached Mortgage Questionnaire.

I/We give my/our authority for Town & Country Mortgage Services to submit a Decision/Agreement in Principle to the lenders discussed.

I/We understand that this may leave a 'footprint' on my/our credit history.

Name:

Name:

Dated:

Town & Country Mortgage Services Ltd. Registered office Suite B4, 210 The Village, Great Marlings, Butterfields, Luton, LU2 8DL. Company registration number 4486778. Registered in England & Wales.

Town & Country Mortgage Services Ltd is an Appointed Representative of Mortgage Next Network Limited, which is authorised and regulated by the Financial Conduct Authority, Registration number 300866, in respect of mortgage, insurance and consumer credit mediation activities only.

Details of which can be found by visiting [www.fca.gov.uk](http://www.fca.gov.uk).

	FIRST APPLICANT	SECOND APPLICANT
Title: Mr/Mrs/Miss/Ms/Dr	<input type="text"/>	<input type="text"/>
First Name	<input type="text"/>	<input type="text"/>
Middle Name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous/Maiden Name	<input type="text"/>	<input type="text"/>
Date of Name Change	<input type="text"/>	<input type="text"/>
Gender	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Current Address including postcode	<input type="text"/>	<input type="text"/>
Time at current address	<input type="text"/> Years. <input type="text"/> Months.	<input type="text"/> Years. <input type="text"/> Months.
Homeowner/Tenant/Other	<input type="text"/>	<input type="text"/>
Are you on the electoral role	Yes                  No	Yes                  No
Home Tel No	<input type="text"/>	<input type="text"/>
Work Tel No	<input type="text"/>	<input type="text"/>
Mobile Tel No	<input type="text"/>	<input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Relationship between apps	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Country of Residence	<input type="text"/>	<input type="text"/>
Resident in UK more than 2 years	Yes                  No	Yes                  No
Right to work & reside in UK	Yes                  No	Yes                  No
Date Visa runs out	<input type="text"/>	<input type="text"/>
Permanent right to Reside In UK	Yes                  No	Yes                  No
Any further relevant information	<input type="text"/>	<input type="text"/>

## DEPENDENTS

Date of Births and Gender of all Children

Will anybody over the age of 17 be living in the property on completion of the mortgage? If yes, please give details:

Yes

No

## Vulnerable Customers

In order to assist you further and give you the best possible service, are there any particular factors/additional information that you feel that we may need to know? i.e

Health conditions: any health conditions or illnesses that affect the ability to carry out day to day tasks.

Yes

No

Life events: major changes such as bereavement, job loss or relationship breakdown.

Yes

No

Resilience: low ability to withstand emotional or financial shocks.

Yes

No

Capability: Knowledge of financial matters or confidence in managing money (financial capability) or capability in other relevant areas such as literacy of digital skills.

Yes

No

## PREVIOUS ADDRESS (If less than 3 years at your current address please complete below)

### 1ST PREVIOUS ADDRESS

Previous address including postcode

Time at previous address

 Years.  Months. Years.  Months.

Homeowner/Tenant/Family/Other

### 2ND PREVIOUS ADDRESS

Previous address including postcode

Time at previous address

 Years.  Months. Years.  Months.

Homeowner/Tenant/Family/Other

### 3RD PREVIOUS ADDRESS

Previous address including postcode

Time at previous address

 Years.  Months. Years.  Months.

Homeowner/Tenant/Family/Other

Any further address history

Do you own any property overseas/abroad? If yes, please give details

Yes

No

## EMPLOYMENT

Employment status	Employed Retired Self Employed Contractor	Employed Retired Self Employed Contractor
Are you an employee within your own company, if so what % is your shareholding?	Are you a Ltd Company? Sole Trader? Partnership?	Are you a Ltd Company? Sole Trader? Partnership?
Occupation		
Employer		
Start date		

**NB. If less than 12 months ago please provide previous employment details. (On Last Page)**

Details of any Probation period (if applicable)		
Address (Head office or place of work)		
Type of Employment Contract	Permanent Fixed Term Zero Hour Subcontracting Temporary Other	Permanent Fixed Term Zero Hour Subcontracting Temporary Other

## INCOME (PAYE employed income only)

Basic annual income (before tax)		
Guaranteed/Regular Overtime		
Guaranteed/Regular Bonus		
Guaranteed/Regular Commission		
Deductions from Payslip Student Loan/Pension	£ Pension	£ Pension
	£ Student Loan	£ Student Loan
	£ Season Ticket	£ Season Ticket
Other regular income and source		
Net Monthly Income	£	£
How much sick pay do you receive and for how long?		
Anticipated Retirement Age		
Insurances: Details of any Mortgage related insurances you have in place		

## SELF EMPLOYED DETAILS

Occupation		
Personal income declared on HMRC tax returns last year April 2023		
Personal income declared on HMRC tax returns previous year April 2022		
Personal income declared on HMRC tax returns year before that April 2021		
Gross Income	£	£
Number of years accounts		
Net profit last year	£	£
Net profit previous year	£	£
Net profit year before that	£	£
Do you have your SA302's or tax computation?	Yes No	Yes No

## CREDIT COMMITMENTS

(ALL LOANS, HIRE PURCHASE, CREDIT/STORE CARD'S AND ANY FINANCE AGREEMENTS, INCLUDING CAR LOANS)

Loan 1		Loan 2		Loan 3	
Lenders Name		Lenders Name		Lenders Name	
Balance Now	£	Balance Now	£	Balance Now	£
Interest Rate	%	Interest Rate	%	Interest Rate	%
Monthly Payment	£	Monthly Payment	£	Monthly Payment	£
Months left to run		Months left to run		Months left to run	
Secured	Unsecured	Secured	Unsecured	Secured	Unsecured
To be repaid before/on completion of new mortgage:		To be repaid before/on completion of new mortgage:		To be repaid before/on completion of new mortgage:	
Yes	No	Yes	No	Yes	No
Whose loan		Whose loan		Whose loan	

**Credit Card 1**

Lenders Name	
<input type="text"/>	
Balance Now	£ <input type="text"/>
Interest Rate	% <input type="text"/>
Monthly Payment	£ <input type="text"/>
Months left to run	<input type="text"/>
Secured	Unsecured
To be repaid before/on completion of new mortgage:	
Yes	No
Whose loan	<input type="text"/>
Any other info <input type="text"/>	

**Credit Card 2**

Lenders Name	
<input type="text"/>	
Balance Now	£ <input type="text"/>
Interest Rate	% <input type="text"/>
Monthly Payment	£ <input type="text"/>
Months left to run	<input type="text"/>
Secured	Unsecured
To be repaid before/on completion of new mortgage:	
Yes	No
Whose loan	<input type="text"/>

**Credit Card 3**

Lenders Name	
<input type="text"/>	
Balance Now	£ <input type="text"/>
Interest Rate	% <input type="text"/>
Monthly Payment	£ <input type="text"/>
Months left to run	<input type="text"/>
Secured	Unsecured
To be repaid before/on completion of new mortgage:	
Yes	No
Whose loan	<input type="text"/>

**CURRENT MORTGAGES**

Residential or buy to let	Residential	Buy to let	Residential	Buy to let
<b>IF BUY TO LET PLEASE PROVIDE THE ADDRESS AND RENT RECEIVED (ON THE LAST PAGE)</b>				
Current monthly mortgage payments	£ <input type="text"/>		£ <input type="text"/>	
Current mortgage outstanding	£ <input type="text"/>		£ <input type="text"/>	
Name of lender	<input type="text"/>		<input type="text"/>	
Mortgage type (repayment/int only/split)	<input type="text"/>		<input type="text"/>	
Original term	<input type="text"/>		<input type="text"/>	
Early repayment charges	Yes	No	Yes	No
If yes, please give details	<input type="text"/>		<input type="text"/>	
Are you prepared to pay them	Yes	No	Yes	No
Current property value if property being sold?	£ <input type="text"/>		£ <input type="text"/>	

## ADVERSE CREDIT

Ever had any CCJ	Yes	No	Yes	No
Date registered	<input type="text"/>		<input type="text"/>	
Amount	£ <input type="text"/>		£ <input type="text"/>	
Date satisfied/further details	<input type="text"/>		<input type="text"/>	
Ever had any defaults	Yes	No	Yes	No
Date registered	<input type="text"/>		<input type="text"/>	
Amount	£ <input type="text"/>		£ <input type="text"/>	
Date satisfied/further details	<input type="text"/>		<input type="text"/>	
Ever had arrears on a mortgage or loan	Yes	No	Yes	No
Number of missed payments	<input type="text"/>		<input type="text"/>	
Number of payments still in arrears	£ <input type="text"/>		£ <input type="text"/>	
Date of clearance/further details	<input type="text"/>		<input type="text"/>	
Ever had any repossessions	Yes	No	Yes	No
Debt outstanding	£ <input type="text"/>		£ <input type="text"/>	
Date of clearance/further details	<input type="text"/>		<input type="text"/>	
Do you have any IVAs	Yes	No	Yes	No
Are they current	Yes	No	Yes	No
Years maintained/further details	<input type="text"/>		<input type="text"/>	
Ever been declared bankrupt	Yes	No	Yes	No
Date satisfied/further details	<input type="text"/>		<input type="text"/>	
Ever been refused a mortgage or loan	Yes	No	Yes	No
Do you have a current credit report	Yes	No	Yes	No

## ADDITIONAL INFORMATION

To ensure that suitable advice is provided and recommendations are based on sound information, it is important that the questions are answered as fully as possible.

Is the new mortgage for a residential purchase or an investment?

Details of property being purchased/mortgaged.  
I.e. flat, house, new build, ex-local authority, age?, etc

Details of property being purchased/mortgaged.  
I.e. flat, house, new build, ex-local authority, age?, etc

It is advisable to protect your new mortgage. Under the new consumer duty act, we are obliged to offer advice and guidance in all areas of the following:

Please confirm your priorities (Please rank 1-6)

- Life Insurance
- Critical Illness
- Income Protection
- Redundancy
- Buildings and/or Contents
- Private Health/Medical Insurance

1.

2.

3.

4.

5.

6.

## Mortgage Details (IF KNOWN)

Purchase Price / Current Property Value?

Loan Requested?

Deposit amount?

Source of deposit? Equity, Savings, Gift, Other

Term of Mortgage?

Interest only or Repayment?

Fixed or Tracker (over how long?)



## CUSTOMER EXPENDITURE FORM

Please confirm your current expenditure for each item **per month**

Rent or Mortgage	£
Ground Rent/Maintenance (if leasehold)	£
Gas	£
Electric	£
Water	£
Food	£
Clothing	£
Train/Bus travel (season tickets etc.)	£
Educational fees (school/nursery)	£
Child Minding	£
Child Maintenance/CSA payments	£
Alcohol/Tobacco	£
Contributions/Pension	£
Regular Monthly savings	£

### ANY ADDITIONAL INFORMATION:

BTL Address	
Rent Received	£
Previous employment details	

Council Tax	£
Telephone/Broadband	£
Mobile Phones	£
Television Packages (digital/cable)	£
Car Insurance	£
Fuel	£
Car Tax	£
Servicing	£
Going out, holidays, other leisure, entertainment	£
Home Insurance	£
Life Insurance	£
Critical Illness Cover	£
Income Protection	£
Redundancy Cover	£
Private Health/Medical Ins	£
Medicines, hairdressing, other personal items	£
Other	£

**PLEASE LET US KNOW IF YOU HAVE PAID OFF ANY LOANS/FINANCE/CREDIT CARDS IN THE PAST 90 DAYS.**

Finance Details	
Date Paid Off	