

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 on 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.

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"/> Yrs. <input type="text"/> Mths.	<input type="text"/> Yrs. <input type="text"/> Mths.
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

PREVIOUS ADDRESS (A full 3 years address history is required)

1ST PREVIOUS ADDRESS

Previous address including postcode

Time at previous address

 Yrs. Mths. Yrs. Mths.

Homeowner/Tenant/Family/Other

2ND PREVIOUS ADDRESS

Previous address including postcode

Time at previous address

 Yrs. Mths. Yrs. Mths.

Homeowner/Tenant/Family/Other

3RD PREVIOUS ADDRESS

Previous address including postcode

Time at previous address

 Yrs. Mths. Yrs. Mths.

Homeowner/Tenant/Family/Other

Any further address history

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

Yes

No

EMPLOYMENT AND INCOME

Employment status	Employed Self Employed	Retired Contractor	Employed Self Employed	Retired 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)		
Permanent or contract		

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	<input type="text"/>	<input type="text"/>
Personal income declared on HMRC tax returns last year April 2021	<input type="text"/>	<input type="text"/>
Personal income declared on HMRC tax returns previous year April 2020	<input type="text"/>	<input type="text"/>
Personal income declared on HMRC tax returns year before that April 2019	<input type="text"/>	<input type="text"/>
Gross Income	£ <input type="text"/>	£ <input type="text"/>
Number of years accounts	<input type="text"/>	<input type="text"/>
Net profit last year	£ <input type="text"/>	£ <input type="text"/>
Net profit previous year	<input type="text"/>	<input type="text"/>
Net profit year before that	<input type="text"/>	<input type="text"/>
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)

Loans 1		Loans 2		Loans 3	
Lenders Name		Lenders Name		Lenders Name	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Balance Now	£ <input type="text"/>	Balance Now	£ <input type="text"/>	Balance Now	£ <input type="text"/>
Interest Rate	<input type="text"/> %	Interest Rate	<input type="text"/> %	Interest Rate	<input type="text"/> %
Monthly Payment	£ <input type="text"/>	Monthly Payment	£ <input type="text"/>	Monthly Payment	£ <input type="text"/>
Months left to run	<input type="text"/>	Months left to run	<input type="text"/>	Months left to run	<input type="text"/>
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	<input type="text"/>	Whose loan	<input type="text"/>	Whose loan	<input type="text"/>

Credit Card 1

Lenders Name	
Balance Now	£
Interest Rate	%
Monthly Payment	£
To be repaid before/on completion of new mortgage:	
Yes	No
Whose loan	
Any other info	

Credit Card 2

Lenders Name	
Balance Now	£
Interest Rate	%
Monthly Payment	£
To be repaid before/on completion of new mortgage:	
Yes	No
Whose loan	
Any other info	

Credit Card 3

Lenders Name	
Balance Now	£
Interest Rate	%
Monthly Payment	£
To be repaid before/on completion of new mortgage:	
Yes	No
Whose loan	
Any other info	

CURRENT MORTGAGES

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

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 or 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 or 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	
Is it your intention to purchase using any of the following Government schemes; Help to Buy, Shared Ownership, Other?	
It is advisable to protect your new mortgage. We would like to quote on the options that are important to you. Please confirm your priorities (Please rank 1-5) <ul style="list-style-type: none">• Life Insurance• Critical Illness• Income Protection• Redundancy• Buildings and/or Contents	<ol style="list-style-type: none">1. <input type="text"/>2. <input type="text"/>3. <input type="text"/>4. <input type="text"/>5. <input type="text"/>

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	£
Oil	£
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	£
How many vehicles in the household?	

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 and other household services	£
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	