

DECISION IN PRINCIPLE APPLICATION FORM

Personal details

Applicant 1

Applicant 2

Title

First name(s)

Surname

Previous surname

Relationship to applicant 1

Date of birth

Gender Male Female

Marital status
 Married/Civil Partnership Single Divorced
 Separated Widowed Engaged
 Unmarried partner

Anticipated retirement age

Mobile telephone

Email

Nationality

Male Female

Married/Civil Partnership Single Divorced
 Separated Widowed Engaged
 Unmarried partner

Financial dependants - Where applicants have joint responsibility for a dependant, please enter this dependant once, against applicant 1.

Number of dependants living at the property

Their ages

Current residential address

House name/number

Street

Town/City

County

Postcode

How long have you lived at this address?
 Years Months

Nature of occupancy
 Own property, no mortgage Renting Living with relatives
 Own property, with mortgage Other (detail below)

If renting, please provide rental payments
 £

Years Months

Own property, no mortgage Renting Living with relatives
 Own property, with mortgage Other (detail below)

Previous residential address

If you have been living at your current address less than 3 years, please provide your previous address here;

Applicant 1				Applicant 2								
House name/number	<input type="text"/>			<input type="text"/>								
Street	<input type="text"/>			<input type="text"/>								
Town/City	<input type="text"/>			<input type="text"/>								
County	<input type="text"/>			<input type="text"/>								
Postcode	<input type="text"/>			<input type="text"/>								
How long have you lived at this address?	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>				
Nature of occupancy	Own property, no mortgage	<input type="text"/>	Renting	<input type="text"/>	Living with relatives	<input type="text"/>	Own property, no mortgage	<input type="text"/>	Renting	<input type="text"/>	Living with relatives	<input type="text"/>
	Own property, with mortgage	<input type="text"/>	Other	<input type="text"/>	Own property, with mortgage	<input type="text"/>	Other	<input type="text"/>				

Employed Applicants & Income

	Applicant 1				Applicant 2			
Occupation	<input type="text"/>				<input type="text"/>			
Employment status	Permanent	<input type="text"/>	Temporary	<input type="text"/>	Permanent	<input type="text"/>	Temporary	<input type="text"/>
	Fixed term	<input type="text"/>	Probationary	<input type="text"/>	Fixed term	<input type="text"/>	Probationary	<input type="text"/>
	Sub-Contractor	<input type="text"/>			Sub-Contractor	<input type="text"/>		
Contracted hours	Full Time	<input type="text"/>	Part Time	<input type="text"/>	Full Time	<input type="text"/>	Part Time	<input type="text"/>
	Length of service	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months
If probationary, please provide further details	<input type="text"/>				<input type="text"/>			
Gross annual basic salary	£ <input type="text"/>				£ <input type="text"/>			
Average net monthly income	£ <input type="text"/>				£ <input type="text"/>			
Regular gross annual bonus, shift allowance, overtime, or commission	£ <input type="text"/>				£ <input type="text"/>			
Latest P60 total earnings	Year end	<input type="text"/>	£	<input type="text"/>	Year end	<input type="text"/>	£	<input type="text"/>

Previous Employment details

The Society requires at least a 2 year employment history, with no more than a 2 month gap. If you have held more than 1 job in the last 2 years, please provide details of your previous employment

	Applicant 1		Applicant 2	
Employment type	Employed/ Contracted	<input type="text"/>	Employed/ Contracted	<input type="text"/>
	Sole trader	<input type="text"/>	Sole trader	<input type="text"/>
	Sub-contracting	<input type="text"/>	Sub-contracting	<input type="text"/>
	Partnership	<input type="text"/>	Partnership	<input type="text"/>
	Limited company director	<input type="text"/>	Limited company director with more than 25% shareholding	<input type="text"/>
	Unemployed	<input type="text"/>	Unemployed	<input type="text"/>
Occupation	<input type="text"/>		<input type="text"/>	
Date employment started	<input type="text"/>		<input type="text"/>	
Date employment ended	<input type="text"/>		<input type="text"/>	

Self-Employed Applicants

Applicant 1

Applicant 2

Self-employed income details

Total gross income for last two years
(either salary and dividend or SA302 net profit)

Year end	<input type="text"/>	£ <input type="text"/>
Year end	<input type="text"/>	£ <input type="text"/>

Year end	<input type="text"/>	£ <input type="text"/>
Year end	<input type="text"/>	£ <input type="text"/>

Date business was established

Percentage of shares owned

 %

 %

Type of business

Additional information

Retirement income details (if in receipt of & applicable)

Applicant 1

Applicant 2

State Pension

Gross annual income

 £

 £

Net monthly income

 £

 £

Private Pension(s)

Total Gross annual income

 £

 £

Total Net monthly income

 £

 £

Drawdown/Self Investment Personal Pension (SIPP)

Total funds value

 £

 £

Monthly 'drawdown' income

 £

 £

Please provide additional retirement income details below, as well as any pension transfer rights and/or death benefits if applicable;

Other sources of income

Applicant 1

Applicant 2

Do you have any other sources of income?

Yes No

Yes No

Examples; government benefits, child maintenance

Please state source of other income

Gross annual & Net monthly

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

Please state source of other income

Gross annual & Net monthly

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

Please state source of other income

Gross annual & Net monthly

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

Financial Commitments

Existing loans and credit commitments to be paid off on or before completion

Provider	Type of commitment	Current balance owing	Monthly payment	Which applicants are named on this financial commitment?	
				1	2
		£	£	1	2
		£	£	1	2
		£	£	1	2
		£	£	1	2

Existing loans and credit commitments to remain after completion

IMPORTANT Please note any of the following: Credit Cards, Car Finances, Loans, Hire Purchases, Store Cards, Mortgages (Residential and BTL)

Provider	Type of commitment	Term remaining		Current balance owing	Monthly payment	Which applicants are named on this financial commitment?	
		Yrs	Mths			1	2
				£	£	1	2
				£	£	1	2
				£	£	1	2
				£	£	1	2
				£	£	1	2
				£	£	1	2
				£	£	1	2

Please provide details of any additional regular outgoings if applicable:

Childcare costs per month	£		
Child Maintenance per month	£		
Property Service Charges/Maintenance costs	£		
Other regular outgoing	£	Nature of outgoing	
Other regular outgoing	£	Nature of outgoing	
Other regular outgoing	£	Nature of outgoing	

Applicant 1

Are you utilising your overdraft? Yes No

If yes, please provide the total amount of borrowing in overdraft

Applicant 2

Are you utilising your overdraft? Yes No

If yes, please provide the total amount of borrowing in overdraft

Financial history

Applicant 1

Applicant 2

If you answer yes to any of the questions below, please provide further details in the additional information section below.

Have you ever personally or as a company director been bankrupt, insolvent or entered into any arrangement with creditors?

Yes No

Yes No

Have you ever failed to keep up payments under a mortgage or loan?

Yes No

Yes No

Have you ever had a County Court Judgement (CCJ) registered against you?

Yes No

Yes No

Have you ever made arrangements with creditors or been subject to an Individual Voluntary Agreement (IVA)?

Yes No

Yes No

Have you ever been refused a mortgage or other loan?

Yes No

Yes No

Have you ever defaulted on credit accounts?

Yes No

Yes No

Have you ever had a pay day loan?

Yes No

Yes No

Have you ever had a Debt Management Plan?

Yes No

Yes No

If you have answered YES to any of the above, please provide details below including dates and monetary amounts

Purchase details

Product I am interested in	Product description							
Customer type	First time buyer	<input type="checkbox"/>	House purchaser	<input type="checkbox"/>	Existing TCBS borrower	<input type="checkbox"/>	Family Assist	<input type="checkbox"/>
Application type	Standard Purchase	<input type="checkbox"/>	Later Life Lending	<input type="checkbox"/>	Retirement Interest Only (RIO)	<input type="checkbox"/>	Joint Borrower Sole Proprietor	<input type="checkbox"/>
	Holiday Home	<input type="checkbox"/>	Right to Buy	<input type="checkbox"/>	Family/Concessionary sale	<input type="checkbox"/>	Shared Ownership	<input type="checkbox"/>
Have you made an offer on a property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>				
Do you know the address?	If yes, please provide the address:							
	If no, where geographically will the property be located?							
Purchase price or expected valuation		£						
Amount of deposit available		£		&/Or percentage For example 10%		<input type="text"/> %		
Total mortgage amount required		£						
Mortgage term	Years	<input type="text"/>	Months	<input type="text"/>	Please note, if this is a RIO application, a mortgage term does not apply			
Repayment type	Capital and interest	<input type="checkbox"/>	Interest only	<input type="checkbox"/>	Part repayment part interest only	<input type="checkbox"/>		
If part and part, what is the split?	Repayment	£		Interest only		£		
How is the deposit being funded? Please provide the split between gift & savings if applicable								
Are you selling an existing property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>				
If yes, what is the estimated sale price?		£						
If no, why are you not selling your property?								

If this is a Remortgage enquiry please complete the questions below:

Name of current lender	<input type="text"/>
What is the current outstanding mortgage balance?	£ <input type="text"/>
What is the current monthly payment	£ <input type="text"/>
Amount of any additional borrowing	£ <input type="text"/>
What is the purpose of the additional borrowing?	<input type="text"/>

If this is a Further Advance or Transfer of Equity enquiry please complete the below:

Current Mortgage Account Number	<input type="text"/>
Amount of any additional borrowing required	£ <input type="text"/>
What is the estimated value of the property	£ <input type="text"/>
What is the purpose of the additional borrowing?	<input type="text"/>

In brief, please provide an explanation of your enquiry and another other additional information you feel may be relevant.

Contact details

Email: mortgageenquiries@thetipton.co.uk

Address: Direct Mortgage Enquiries
Tipton & Coseley Building Society, 70 Owen Street, Tipton, West Midlands, DY4 8HG

Telephone: 0121 557 2551

**ISSUING OF A DECISION IN PRINCIPLE DOES NOT GUARANTEE AVAILABILITY OF MORTGAGE FINANCE.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Customer Declaration

I/We:

a) authorise the Society, for the purpose of considering whether to grant the mortgage for which I/we have applied for:

- To make enquiries as it considers necessary, to verify the information stated within this form and for the purposes of fraud prevention. I/We understand this may include contacting credit reference agencies, my/our employers, HM Revenue & Customs or otherwise.
- To make searches about me/us at credit reference agencies, who will supply the Society with credit information, as well as information from the Electoral Register. I/We acknowledge that the agencies will record details of the search whether the application proceeds, or not. The Society may use credit search methods to assess this application and to verify my/our identity. I/We acknowledge that credit searches and other information provided to the Society and/or credit reference agencies about me/us, and those I/we are linked financially may be used by the Society and other companies. In the case of joint applications, we acknowledge that an association will be created at credit reference agencies and that this will link our financial records, each of which will be considered in all future applications made by either or both of us. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.

I/We confirm that the Society can disclose the results of the search to the intermediary/broker on my/our behalf.

I/We understand that a full Mortgage Application Form will need to be completed to apply for mortgage finance and that this Decision in Principle does not constitute an offer of a mortgage or any obligation on the Society to provide finance of any kind.

Signatures

Applicant 1		Date	
Applicant 2		Date	

NOTE: The Society reports all cases of suspected mortgage fraud to the police.

Please tick to confirm you have read a copy of our Privacy Notice

Applicant 1

Applicant 2

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Tipton & Coseley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 159601.
Member of the Building Societies Association.