

\*Each decision in principle is subject to satisfactory credit, voters roll and affordability assessments.

## Intermediary Details

Advisers Name   
Telephone   
Mobile

Company name   
FCA number   
Email address

## Loan Requirements and Property Details

- Residential Purchase  
  Residential Remortgage  
  Right to Buy Purchase  
  Right to Buy Remortgage  
  Help To Buy  
  Shared Equity  
 Shared Ownership - % share \_\_\_\_\_% and Shared Ownership rental payment £ \_\_\_\_\_  
 BTL Purchase – anticipated rental income £ \_\_\_\_\_  
  BTL Remortgage - current rental being achieved £ \_\_\_\_\_  
  Regulated BTL

Loan amount  £      Address of property   
 Estimated Value/Purchase Price  £  
 Term Required  years  
 Loan Purpose (if remortgage)   
 Source of Deposit   
 Product Required   
 Repayment method  
 Repayment  
 Interest Only  
 Repayment Strategy \_\_\_\_\_  
 Part & Part – Please confirm the split below  
 Interest only amount £ \_\_\_\_\_  
 Capital Repayment amount £ \_\_\_\_\_

Postcode   
**Type of property**  
 House       Freehold  
 Purpose Built Flat       Leasehold  
 Other - Please specify \_\_\_\_\_  
**If property is a flat:**  
 Number of storeys \_\_\_\_\_ Lift (Y/N) \_\_\_\_\_  
 Number of flats in block \_\_\_\_\_  
 Years remaining on lease: \_\_\_\_\_  
 Confirm standard construction: Yes  No

## Personal Details

### Applicant 1

### Applicant 2

Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>	<input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Dependents	Under 18 <input type="text"/> Over 18 <input type="text"/>	Under 18 <input type="text"/> Over 18 <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Expected Retirement age	<input type="text"/>	<input type="text"/>

Current Address (Please provide full address details covering a 3 year period)	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Time at Address	Years <input type="text"/> months <input type="text"/>	Years <input type="text"/> months <input type="text"/>
Residential Status	<input type="checkbox"/> Homeowner <input type="checkbox"/> Homeowner with no mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/> Other – please disclose in additional information section	<input type="checkbox"/> Homeowner <input type="checkbox"/> Homeowner with no mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/> Other – please disclose in additional information section

Previous Addresses  
(Please provide full address details covering a 3 year period)

	Postcode	Postcode
Time at Address	Years months	Years months
Residential Status	<input type="checkbox"/> Homeowner - Bal. outstanding £ _____ <input type="checkbox"/> Homeowner with no mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/> Other – please disclose in additional information section	<input type="checkbox"/> Homeowner - Bal. outstanding £ _____ <input type="checkbox"/> Homeowner with no mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family/friends <input type="checkbox"/> Other – please disclose in additional information section

**Current Employment**

**Applicant 1**

**Applicant 2**

Employment Status  Employed  Self Employed  Retired  Employed  Self Employed  Retired

Employment Type

(e.g. permanent, temporary, contract)	(e.g. permanent, temporary, contract)
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Occupation

Length of service

Years months	Years months
If less than 12 months please detail previous employer in Additional Information	

If contract worker

Start date:	End date:	Start date:	End date:
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Probationary period

Yes / No	Yes / No
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Basic Income  
Overtime/Bonus  
Other income

£		£	
£	Regular / Guaranteed	£	Regular / Guaranteed
£		£	

**Self-employment**

**Applicant 1**

**Applicant 2**

Occupation

Sole Trader  Partner  Director  Sole Trader  Partner

Established since

Years months	Years months
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Percentage Shareholding

%	<u>Net Dividends</u>	%	<u>Net Dividends</u>
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Last 3 years net profit/salary

£	£	£	£
£	£	£	£
£	£	£	£

**Financial Commitments**

Please give details of all your existing credit commitments /personal loans/ credit cards/ maintenance payments and any other mortgages. If BTL, provide details of rental income. Please list any further financial commitments in the additional information section.

State Whether: Loan (& purpose), credit card, overdraft, catalogue, other	Balance Outstanding	Monthly Repayment	Monthly rental amount achieved (for BTL properties)	Valuation of BTL property	Repaid Before Completion (Yes or No)	Applicant(s)

**Credit Information**

- a. Have you ever been bankrupt or insolvent?
- b. If Yes, date of discharge?
- c. Have you ever failed to keep up payments under a mortgage or other loan or had a county court judgement registered against you?
- d. Have you ever had any payday loans? (please provide full details)
- e. Have you ever had a default registered against you?
- f. Have you ever made arrangements with creditors?
- g. Have you ever been refused a loan?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

\*If yes to any of the above, please give details in the additional information section below.

**Additional Information**

**Enquirer Declaration**

**In applying to The Mansfield Building Society (“the Society”) for an indication of its willingness to provide mortgage finance and provide an indication of its lending terms (a “Decision in Principle”) I/we acknowledge the following:**

**Your Information**

- The Society will carry out searches against you with one or more Credit Reference Agencies who will supply it with credit information and information from the Electoral Register. The agencies will record details of the search whether or not you proceed to make a mortgage application. Credit information and other information which is provided to us and/or the Credit Reference Agencies, about you and those with whom you are financially linked, may be used by the Society and other companies if credit decisions are made about you, or other members of your household.
- In making a joint enquiry, or stating a financial association with another party:
  - you are declaring that you are entitled to disclose information about your joint enquirer and/or anyone else referred to by you; and
  - you are confirming that you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you; and
  - you acknowledge that information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this enquiry you may be treated as financially linked and your enquiry will be assessed with reference to any “associate” records.

*Joint Applicants: An “association” between the joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies and will link your financial records. This means that the creation of an association could result in each other’s information being taken into account in the future. Any linking would continue until one of you successfully filed a ‘disassociation’ at the Credit Reference Agencies.*

- You have a right of access to your personal records held by credit and fraud agencies. Please refer to the Society’s Privacy Notice for further details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information.
- That the Society will treat my information in a confidential manner and in accordance with the General Data Protection Regulations , insofar as this does not conflict with its legal, statutory and regulatory obligations.
- That any actions by the Society in considering this Decision in Principle enquiry (including performing searches with Credit Reference Agencies, considering the information provided on this form, or gaining additional information from my Mortgage Adviser) does not constitute a formal mortgage application/offer for mortgage finance.
- That any indicative response from the Society does not constitute a guarantee of an offer of mortgage finance, and that to proceed further you would need to submit a formal mortgage application and relevant documentation so that full and detailed underwriting could be carried out.
- Should the Decision in Principle continue to a mortgage application and a mortgage be taken out, the Society will retain the Decision in Principle form for the period of 12 years after the relevant contract you have with us has come to an end, this will be to satisfy our legal and regulatory requirements.

**I/We confirm that the information provided on this form is a true and accurate presentation of our circumstances to the best of my/our knowledge and belief, and can be relied upon by The Mansfield Building Society.**

*Each enquirer should sign below. One enquirer may sign the declaration for a joint enquiry and in doing so they confirm they have discussed the content and the implications with that person and are duly authorised to proceed.*

Signature of Enquirer(s)	Full name(s) of Enquirer(s)	Date

**Mortgage Adviser Declaration (when signing on behalf of the enquirer(s))**

- I confirm that I am duly authorised to act as Agent for all enquirers (my clients) in connection with this application for a Decision in Principle.
- I confirm that I have provided the enquirer(s) with a copy of our Privacy Notice.
- I confirm that I am acting within my authority as Agent, that I have obtained the verbal/written consent of each individual to pass on their personal information for the purpose of this Decision in Principle, and that I am appropriately authorised to sign the enquirer Declaration on their behalf.

**Signature of Financial Adviser:**

**Date:**