



Ground Floor Offices
Cumberland Business Centre
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Portsmouth
Hants PO5 1DS

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The intermediary
lender of **Britannia**

DECISION IN PRINCIPLE

Decision in Principle - The decision in principle is based upon the information contained within this form. This form must be completed in full and signed before a decision will be given. Where more than two applicants are applying please complete a second decision in principle form. Only the questions stated on this form in conjunction with a credit assessment are used by Platform to make a decision.

FAX TO PFC ON **OR**

Intermediary Firm Name: _____ Address: _____
 Contact Name: _____
 Tel No: _____
 Fax No: _____
 Email Address: _____
 MCCB No: _____ Postcode: _____
 How would you prefer for us to advise you on our decision? Email Fax

Existing Platform Borrower	Yes <input type="checkbox"/> No <input type="checkbox"/>	First Time Buyer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Full Status	<input type="checkbox"/>	Self Certification	<input type="checkbox"/>
Conforming	<input type="checkbox"/>	Non-Conforming	<input type="checkbox"/>	Right to Buy	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is the property in Northern Ireland?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Purchase	<input type="checkbox"/>	Remortgage	<input type="checkbox"/>	Buy to Let	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is Fast-Track product required?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Purpose of Remortgage:		Let to Buy	Yes <input type="checkbox"/> No <input type="checkbox"/>	Number of Applicants		1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	
Home Improvements (incl debt consol)	<input type="checkbox"/>	Flexible Product	Yes <input type="checkbox"/> No <input type="checkbox"/>	Do all applicants have the right to reside in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>			
£ for £	<input type="checkbox"/>	Business Purposes	<input type="checkbox"/>				
Capital Raising	<input type="checkbox"/>						

Total Advance Term yrs Purchase Price Estimated Valuation
 Initial Loan Amount (Flexible Only) Reserve Fund Credit Limit (Flexible Only)

Property Type: Detached Semi-detached Terraced Bungalow Flat/Maisonette

1st APPLICANT

2nd APPLICANT

Title	<input type="text" value="Mr/Mrs/Miss/Ms/Other (please specify)"/>	<input type="text" value="Mr/Mrs/Miss/Ms/Other (please specify)"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname(s)	<input type="text"/>	<input type="text"/>
Previous/other names	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>
Number of dependents	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>
Date moved to current address	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>
Previous address Please provide full address details for 3 years <i>(continue on an additional piece of paper if necessary)</i>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>
Date moved to previous address	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>

Employment status: Employed Self Employed Non-Employed Retired

If Employed:

Contract type Permanent Fixed Casual

Time continuously employed in the same line of business yrs mths

Basic income

Overtime

Bonus/commission

Other guaranteed income

Date current employment commenced / /

Permanent Fixed Casual

yrs mths

/ /

If Self Employed:

Date self employment commenced / /

Last years net profit (if self cert please provide total personal annual income)

/ /

Credit History:

No. of credit/debit cards held

No. of loan/HP agreements held

Monthly maintenance/alimony payments

Have you ever been made bankrupt? Yes No If yes, date / /

Has bankruptcy been discharged? Yes No If yes, date / /

Have you ever had a voluntary arrangement (IVA)? Yes No If yes, date / /

Has the IVA been completed? Yes No If yes, date / /

If IVA is to remain outstanding - Amount of monthly commitment?

Have you ever had a property repossessed? Yes No If yes, date / /

Yes No If yes, date / /

Yes No If yes, date / /

Yes No If yes, date / /

Yes No If yes, date / /

Yes No If yes, date / /

Loan Details:

Held By	Monthly Payment	Loan end-date MM / YYYY	Repaid on completion?
1st <input type="checkbox"/> 2nd <input type="checkbox"/> Joint <input type="checkbox"/>	<input type="text" value="£"/>	<input type="text" value=""/> / <input type="text" value=""/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
1st <input type="checkbox"/> 2nd <input type="checkbox"/> Joint <input type="checkbox"/>	<input type="text" value="£"/>	<input type="text" value=""/> / <input type="text" value=""/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
1st <input type="checkbox"/> 2nd <input type="checkbox"/> Joint <input type="checkbox"/>	<input type="text" value="£"/>	<input type="text" value=""/> / <input type="text" value=""/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
1st <input type="checkbox"/> 2nd <input type="checkbox"/> Joint <input type="checkbox"/>	<input type="text" value="£"/>	<input type="text" value=""/> / <input type="text" value=""/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
1st <input type="checkbox"/> 2nd <input type="checkbox"/> Joint <input type="checkbox"/>	<input type="text" value="£"/>	<input type="text" value=""/> / <input type="text" value=""/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
1st <input type="checkbox"/> 2nd <input type="checkbox"/> Joint <input type="checkbox"/>	<input type="text" value="£"/>	<input type="text" value=""/> / <input type="text" value=""/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

Mortgage:

Have any of the applicants held a mortgage in the last 12 months? Yes No If yes, have you missed any payments in the last 12 months? Yes No
 If yes, number missed in: Last 3 mths Last 6 mths Last 7 - 12 mths Are these arrears still outstanding? Yes No

Tenancy:

Have any of the applicants held a tenancy in the last 12 months? Yes No If yes, have you missed any payments in the last 12 months? Yes No
 If yes, number missed in: Last 3 mths Last 6 mths Last 7 - 12 mths Are these arrears still outstanding? Yes No

The decision in principle is based upon the information contained within this form; This form must be completed in full and signed before a decision will be given.

I confirm that I am acting on behalf of the above applicant(s) in connection with their mortgage requirements. I have informed the applicant(s) at the time that the information contained in this form will be used and disclosed in the following ways and they consent to this:

1. This application will be assessed by the Lender using a credit assessment process and by searching files of Credit Reference and Fraud Prevention Agencies who will record the search;
2. Any details provided by the applicant(s) or relating to this application will be held in the Lender's records;
3. The Lender will disclose details about the applicant(s) and this application to Credit Reference and Fraud Prevention Agencies who may make them available to subscribing lenders. The applicant(s) is/are aware of the importance of providing accurate information and that any false or inaccurate information will be made available to Credit Reference and Fraud Prevention Agencies;
4. The Lender may use these details and may disclose them within the Britannia Group and others for marketing and other purposes, subject to the provisions of the Data Protection Act. If the applicant(s) does not want these details to be used for marketing and other purposes they must write to the Lender; and
5. Under the terms of the Data Protection Act applicants have the right to obtain a copy of the information held about them upon payment of the appropriate fee.

Signed _____ (Intermediary) Date _____