



Melton Group Decision In Principle Form



Mutual House, Leicester Road, Melton Mowbray, Leics, LE13 0LB

All decision in principles are subject to both satisfactory status checks and valuation of property
All sections to be completed in block capitals. Please email to mmbsales@mmbs.co.uk or fax to 01664 565675

Intermediary Details

Name Company Name FCA Number
 Tel No. Fax No. Email Address

Mortgage Details

Please select Lender : MMBS
 MBS Lending

Product required MMBS
 MBS Lending

Interest Rate

Tick all that apply: Full Status Purchase First Time Buyer Remortgage
 Self Build BTL Shared Ownership

Payment Method: Repayment Interest Only Part & Part

Interest Only Amount

Loan Required

Term years

Purchase Price

Estimated Value/Purchase Price

Purpose of mortgage: Home Improvements Debt Consolidation £ for £

Other

Source of deposit (please state if assisted)

Property Postcode/Location

Freehold House Leasehold Semi Unexpired term of lease years
 Terraced Detached Flat

Ex Local Authority Yes No

If Flat, is it above commercial premises? Yes No

If Flat, number of storeys

Construction type if known (e.g. standard brick/tile, timber frame/steel frame)

Personal Details Applicant 1 Applicant 2

Title	Mr/Mrs/Miss/Ms/Other	Mr/Mrs/Miss/Ms/Other
Forename(s)	<input type="text"/>	<input type="text"/>
Surname(s)	<input type="text"/>	<input type="text"/>
Previous/Maiden name(s)	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Number of Dependents	<input type="text"/>	<input type="text"/>
Home Telephone Number	<input type="text"/>	<input type="text"/>
Current Address	<input type="text"/>	<input type="text"/>
	Postcode: <input type="text"/>	Postcode: <input type="text"/>
Lived there since	<input type="text"/>	<input type="text"/>
Previous address(es) <i>(Please provide full address details for 5 years)</i>	<input type="text"/>	<input type="text"/>
	Postcode: <input type="text"/>	Postcode: <input type="text"/>

Residential Status **Applicant 1** **Applicant 2**

Owner Tenant Living with friends/family Owner Tenant Living with friends/family

Current lender/landlord

Account Number

Mortgage Balance

Date Mortgage Commenced Y Y Y Y Y Y Y Y

Account Holder(s)

Are you selling the present property? Yes No Yes No

If yes, how much? £ £

Renting: Private Council Letting Agent Housing Association Private Council Letting Agent Housing Association

In receipt of housing benefit / DSS in the last 12 months? Yes No Yes No

If Yes, please provide details in additional information.

Employment Details **Applicant 1** **Applicant 2**

Employment Status Employed Self Employed Retired Employed Self Employed Retired

If employed: Occupation

Contract Type Permanent Contract Temporary Permanent Contract Temporary

Employed there since D D M M Y Y Y Y D D M M Y Y Y Y

Basic Income £ Tax Code £ Tax Code

Payslip Deductions £ £

If less than 2 years please provide further details

Self-employment Details **Applicant 1** **Applicant 2**

If self-employed: Nature of Business

Trading since D D M M Y Y Y Y D D M M Y Y Y Y

Percentage Shareholding % %

If Sole transfer/partnership, please complete the boxes below.

Last 3 years net profit figures & Projection £ £

£ £

£ £

Self-employment Details (cont)

Applicant 1

Applicant 2

If Limited Company, please completed the boxes below

Last 3 years net profit figures

Dividends

£
£
£

Dividends

£
£
£

Salary

£
£
£

Salary

£
£
£

Net Profit

£
£
£

Net Profit

£
£
£

Projection

£

Projection

£

Expenditure Details

**Monthly Expenditure after completion
Committed Expenditure**

Payslip deductions Applicant 1 (excluding Tax & NI)

£

Payslip deductions Applicant 2 (excluding Tax & NI)

£

Total Monthly Loan / Rent Payments (to remain after completion)

£

Total Credit Card / Mail Order Balance (to remain after completion)

£

Pension (not through payslips)

£

Life Insurance

£

Interest Only Repayment Strategy

£

Ground Rent / Service Charge

£

Applicant 1 – Maximum Overdraft Balance within last 3 months

£

Applicant 2 – Maximum Overdraft Balance within last 3 months

£

Basic Essential Expenditure

Council Tax

£

Water Rates

£

Gas / Electricity / Other Household Fuel

£

Housekeeping / Food

£

Mobile Telephone

£

Household Insurance

£

Essential Travel (Work/ School, to include vehicle maintenance)

£

Car Expenses – Insurance

£

Car Expenses – Tax

£

Basic Quality of Living Costs

TV Licence

£

Telephone / Internet / Subscription TV

£

Clothing

£

Alcohol

£

Tobacco

£

Gambling / Lottery

£

Household Maintenance

£

Social Travel

£

Child Care / School Fees Monthly / Maintenance

£

Other (Please State)

£

Other (Please State)

£

Other (Please State)

£

Credit History **Applicant 1** **Applicant 2**

Total monthly loan payments to remain	£		£								
Total Credit card/mail order balance to remain	£		£								
Monthly maintenance payments	£		£								
Have you ever been made bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Has the bankruptcy been discharged?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Have you ever had an IVA?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Has the IVA been satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
If IVA to remain outstanding, amount of monthly commitment	£		£								
IVA amount outstanding	£		£								
Have you had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Have you had any defaults?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Have you had any CCJ's?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
If answered yes to CCJ's or defaults, are they satisfied?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Refused a mortgage on this or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>										

Mortgage/Tenancy

Have any of the applicants missed any payments in the last 12 months Yes No

If Yes, number missed in: Last 3 months Last 6 months Last 7-12 months

Loan Details:	Held by:	Monthly Payment	Loan End Date	Repaid on Completion
1 st <input type="checkbox"/> 2 nd <input type="checkbox"/>		£	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 st <input type="checkbox"/> 2 nd <input type="checkbox"/>		£	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 st <input type="checkbox"/> 2 nd <input type="checkbox"/>		£	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 st <input type="checkbox"/> 2 nd <input type="checkbox"/>		£	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please provide any additional information which may affect your application

Declaration

I understand that the information provided on this form will be looked at in detail and will help you (the lenders) make a decision in principle as to whether you are able to consider my client(s) further for a mortgage application. I understand that this information will be retained by you subject to the Data Protection Act 1998. I am informed that you may make enquiries of one or more credit reference agencies and that such agencies may keep a record of any such query and make this available to other enquiries. I am also informed that you may contact my client(s) employer or accountant to verify his/her/their employment or nature of his/her/their business. I confirm that I hold the consent of each individual client in writing/in a recorded telephone conversation consenting to disclosure and to your processing the information as described above. I confirm that the information contained in this form is correct to the best of my knowledge and I am registered under the Data Protection Act 1998 and will comply fully with its requirements.

Signed Print Name Date