



Melton Group Decision In Principle Form

BUY TO LET

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

Mortgage Details

Lender MMBS
 Product required
 Re-mortgage? Yes No
 Payment Method: Repayment Interest Only
 Currency of Repayment strategy
 Loan Required £
 Term years
 Property Value £

Property Details

Property Location/Postcode
 Estimated Rental Income
 Source of Deposit
 Freehold Leasehold Unexpired Term of lease years
 House Semi Terraced Detached
 Ex Local Authority Yes No
 Construction type if known (e.g. standard brick/tile, timber frame/steel frame)

Consumer Buy To Let - this is when you have lived in the property as your main residence or you inherit a property that was a main residence and then due to a change in circumstances you choose to let the property, and you receive no other rental income

Regulated Buy To Let – this is when you or a member of your family will at some stage be a tenant (this also applies to a Holiday Buy To Let where you or a family member expect to rent the property at some stage).

Business Buy To Let – this is where the transaction does not merit either of the criteria above and is purely a business transaction to generate income & yield.

Personal Details

	Applicant 1	Applicant 2
Title	<input type="text"/>	<input type="text"/>
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"/>
Expected Retirement age	<input type="text"/>	<input type="text"/>
Number of Dependants	<input type="text"/>	<input type="text"/>
Home Telephone Number	<input type="text"/>	<input type="text"/>
Current Address	<input type="text"/>	<input type="text"/>
Lived there since	<input type="text"/>	<input type="text"/>

Previous address(es)
(Please provide full address details for 3 years)

Postcode:

Postcode:

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

	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with friends/family	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with friends/family
Current lender/Landlord	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Account Number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Date Mortgage Commenced	<input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> Mortgage Balance <input style="width: 100px;" type="text"/>	<input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> Mortgage Balance <input style="width: 100px;" type="text"/>
Account Holder(s)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Renting	<input type="checkbox"/> Private <input type="checkbox"/> Council <input type="checkbox"/> Letting Agent <input type="checkbox"/> Other	<input type="checkbox"/> Private <input type="checkbox"/> Council <input type="checkbox"/> Letting Agent <input type="checkbox"/> Other

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

	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/>
Income Currency	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Annual Salary/Income	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Occupation/ Nature of Business	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Contract Type (if employed)	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Temporary	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Temporary
Employed/Trading since	<input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/>	<input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/> <input style="width: 20px; text-align: center; font-size: small; border: 1px solid black;" type="text"/>
If less than 2 years please provide further details	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Additional Buy To Let Details

Total Number of Buy To Let Properties in Portfolio

Details of Buy To Let Portfolio

Address;	Lender;	Mortgage;	Rental Income;

Who will reside in Rental property; Private Family Member ** Student Holiday Tenants Other (Please provide details)

** If Family Member please state relationship

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 No If Yes, date DD MM YYYY
Has the bankruptcy been discharged? Yes No If Yes, date DD MM YYYY
Have you ever had an IVA? Yes No If Yes, date DD MM YYYY
Has the IVA been satisfied? Yes No If Yes, date DD MM YYYY

Have you had a property repossessed? Yes No If Yes, date DD MM YYYY

Have you had any defaults? Yes No If Yes, date DD MM YYYY
Have you had any CCJ's? Yes No If Yes, date DD MM YYYY
If answered yes to CCJ's or defaults, are they satisfied? Yes No If Yes, date DD MM YYYY
Refused a mortgage on this or any other property? Yes No

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

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.

I confirm that the firm is authorised by the Financial Conduct Authority and has appropriate permissions to advise on and/ or arrange regulated mortgage contracts.

Consumer Buy To Let Permissions Yes No

Signed Print Name Date