

# Decision in Principle

**Agreement in Principle:** The agreement in principle is based upon the information contained within this form, any additional information could affect the decision. We may be unable to give a decision unless **ALL** questions have been answered.

<b>Product Required:</b>	<b>Broker Name:</b>
<input type="checkbox"/> Purchase <input type="checkbox"/> Remortgage <input type="checkbox"/> Status <input type="checkbox"/> Self Cert	<b>Address:</b>
Loan Type: <input type="checkbox"/> Interest Only <input type="checkbox"/> Repayment <input type="checkbox"/> Buy-to-Let <input type="checkbox"/> Let-to-Buy <input type="checkbox"/> Buy-to-Let Remortgage <input type="checkbox"/> Right-to-Buy	
Amount of Advance: £ <input type="text"/> Term: <input type="text"/>	Postcode: <input type="text"/> FSA No. <input type="text"/>
Purchase Price: £ <input type="text"/> Valuation Amount: £ <input type="text"/>	Tel: <input type="text"/> Fax: <input type="text"/>
	Email: <input type="text"/>

## 1st APPLICANT

## 2nd APPLICANT

	Mr / Mrs / Miss / Other (please state)	Mr / Mrs / Miss / Other (please state)
Title		
Forenames(s)		
Surname(s)		
Previous / other names if changed in the last 3 years		
Date of Birth		
Nationality		
Current address		
	Postcode	Postcode
Telephone numbers	Home    Work	Home    Work
Date moved to current address	/    /	/    /
Previous address Please provide full address details for 3 years (continue in the 'Additional Information' section if necessary)		
	Postcode	Postcode
Date moved to previous address	/    /	/    /
Are you a:	<input type="checkbox"/> FTB <input type="checkbox"/> Existing Borrower	<input type="checkbox"/> FTB <input type="checkbox"/> Existing Borrower
Current residential status	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Council Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please specify)	<input type="checkbox"/> Private Tenant <input type="checkbox"/> Council Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please specify)
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Common Law	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Common Law
Number of dependants	<input type="text"/>	<input type="text"/>
Employment status and Income	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Non Employed Income: £ <input type="text"/>	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Non Employed Income: £ <input type="text"/>
Employment/Self Employment commenced	/    /	/    /
Employers/Business Name		
Occupation		
Contract Type	<input type="checkbox"/> Permanent <input type="checkbox"/> Fixed <input type="checkbox"/> Casual	<input type="checkbox"/> Permanent <input type="checkbox"/> Fixed <input type="checkbox"/> Casual
Have you ever been bankrupt, had a judgement or default for debt registered against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No <small>(please provide details in the 'Additional Information' section)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No <small>(please provide details in the 'Additional Information' section)</small>
Have you ever had rent/mortgage arrears? <small>(please provide details)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No    Cleared? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No    Cleared? <input type="checkbox"/> Yes <input type="checkbox"/> No
Number of missed rent/mortgage payments in last 12 months	<input type="text"/>	<input type="text"/>
Number of Housing Benefit/DSS payments in last 12 months	<input type="text"/>	<input type="text"/>
Do you have a bank current account?	<input type="checkbox"/> Yes <input type="checkbox"/> No    Bank: <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No    Bank: <input type="text"/>
How long have you held this account?	<input type="text"/> yrs <input type="text"/> mths	<input type="text"/> yrs <input type="text"/> mths

## Description of property

Is the property of traditional construction?	<input type="checkbox"/> Yes <input type="checkbox"/> No. If No please give details:
Please indicate number of rooms as follows	<input type="checkbox"/> Bedrooms <input type="checkbox"/> Kitchens
Type of property	<input type="checkbox"/> Detached House <input type="checkbox"/> Semi-detached House <input type="checkbox"/> Terraced House <input type="checkbox"/> Bungalow <input type="checkbox"/> Maisonette <input type="checkbox"/> Flat <input type="checkbox"/> If Flat, no. of floors <input type="checkbox"/> Balcony access <input type="checkbox"/> Number of units
Has the local authority, Ministry of Defence or Housing Association previously owned the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Age of Property (approx)	<input type="text"/> yrs

## Additional Information

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

## Additional Information in support of application (existing residential mortgage details)

Original purchase date	<input type="text"/>	Lenders Name	<input type="text"/>
Original purchase price	<input type="text"/>	Balance O/S	<input type="text"/>
		Monthly Payment	<input type="text"/>
Will current mortgage be redeemed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Where the applicant(s) has investment mortgages, the following is required: property address, lenders name, balance outstanding, current monthly payments and monthly rent received.

Purpose of remortgage	<input type="checkbox"/> Refinance Only <input type="checkbox"/> Home Improvements <input type="checkbox"/> Business <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other (please state below)
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	

The decision in principle is based upon the information contained within this form; any additional information could affect the decision made. 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 Rigsby Finance Ltd./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 Rigsby Finance Ltd./Lender's Records;
3. Rigsby Finance Ltd./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. Rigsby Finance Ltd./the Lender may use these details and may disclose them 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 Rigsby Finance Ltd./the Lender and under the terms of the Data Protection Act, applicant(s) have the right to obtain a copy of the information held about them upon payment of the appropriate fee.

Introducer's Name:  Introducer's Signature:

[www.rigsbyfinance.com](http://www.rigsbyfinance.com)

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