



Application For Decision In Principle

Head Office
SBS House, 193 Dalry Road
Edinburgh EH11 2EF
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Fax: 0131-313 7711
Legal Post: LP-158 Edinburgh-2
E-mail: mail@scotbs.co.uk
Website: www.scottishbs.co.uk

Name of Intermediary: _____

Company/Firm: _____

Contact Number: _____

Fee charged to customer: £ _____

Service Provided Advised sale Non-advised sale

Section 1 - Application Type

- First Time Buyer (LIFT)
 First Time Buyer (other)
 Next Time Buyer
 Right to Buy
 Self-Build
 Lifetime Mortgage
 Residential remortgage
 Buy to Let purchase
 Buy to Let remortgage
 Guest House purchase
 Guest House remortgage

Section 2 – Personal Details

	First Applicant	Second Applicant
Applicant's Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Other: _____	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Other: _____
Forename(s)	_____	_____
Surname	_____	_____
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow(er) <input type="checkbox"/> Co-Habiting	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow(er) <input type="checkbox"/> Co-Habiting
Date of birth	_____	_____
No of dependent children (if any)	_____	_____
Home telephone number	_____	_____
Work telephone number	_____	_____
Email address	_____	_____
Mobile Telephone Number	_____	_____
Do you have an existing mortgage with Scottish Building Society?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes what is the account number?	_____	_____

Section 3 – Address Details

	<u>First Applicant</u>	<u>Second Applicant</u> (Complete if different from First Applicant)
Current Address (This address will be used for correspondence)		
Length of time at this address	____ Years ____ Months	____ Years ____ Months
Previous Address (if less than 2 years at current address)		
Length of time at this address	____ Years ____ Months	____ Years ____ Months

Section 4 – Employment & Income Details

	<u>First Applicant</u>	<u>Second Applicant</u>
Employer		
Occupation		
Nature of Employment	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired
Employment Status	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary
Length of service	____ Years ____ Months	____ Years ____ Months
Annual Income	Basic: £	Basic: £
* delete as appropriate	Overtime regular / guaranteed * £	Overtime regular / guaranteed * £
	Bonus regular / guaranteed * £	Bonus regular / guaranteed * £
	Other regular / guaranteed * £	Other regular / guaranteed * £
Please specify other		
Monthly Income	Net: £	Net: £

Section 5 – Financial Commitments – Please give details of all your existing credit commitments/personal loans/credit cards/maintenance payments etc. Please attach a separate sheet if required

	First Applicant			Second Applicant		
	Commitment 1	Commitment 2	Commitment 3	Commitment 1	Commitment 2	Commitment 3
Lender						
Type of Loan						
Amount Outstanding	£	£	£	£	£	
Monthly Payment	£	£	£	£	£	
End Date						
Being Repaid prior to/upon new mortgage?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N

Section 6 - Credit Information

	First Applicant	Second Applicant
a) Have you ever personally or as a company director been bankrupt or insolvent?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
b) Have you ever failed to keep up payments under a mortgage or other loan?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
c) Have you ever had a county court judgement or court decree registered against you?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
d) Have you ever made arrangements with creditors?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
e) Have you ever been refused a loan	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
f) Have you ever defaulted on credit accounts?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

Section 7 - Loan Requirements

Purchase Price (if applicable)	£
Estimated Value	£
Current Balance Outstanding on existing mortgage (if applicable)	£
Additional Borrowing Required	£
Reason for Additional Borrowing	
Loan Amount Required	£

<u>Mortgage Product Requested</u>	<u>Loan Amount</u>	<u>Repayment Type</u>	<u>Term:</u>
	£	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only	years
	£	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only	years

Section 8 - Property Details

Address of Property to be Mortgaged, including postcode:

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Type of property
(Please tick appropriate box)

- | | | |
|---------------------------------------------|-------------------------------------------------|--------------------------------------------|
| <input type="checkbox"/> Detached House | <input type="checkbox"/> Semi-detached House | <input type="checkbox"/> Terraced House |
| <input type="checkbox"/> Detached Bungalow | <input type="checkbox"/> Semi-detached Bungalow | <input type="checkbox"/> Terraced Bungalow |
| <input type="checkbox"/> Purpose built Flat | <input type="checkbox"/> Converted Flat | |

If flat, how many storeys in block?

--

If flat, on which floor located?

--

How many bedrooms are there in the property?

--

Year property was built

--

Wall Construction

- | | | |
|---------------------------------|-------------------------------------------------------|-----------------------------------------|
| <input type="checkbox"/> Brick | <input type="checkbox"/> Stone | <input type="checkbox"/> Block/Rendered |
| <input type="checkbox"/> Timber | <input type="checkbox"/> Other (please specify) _____ | |

Roof Construction

- | | | |
|-------------------------------------------------------|------------------------------------------|--------------------------------------------------------------|
| <input type="checkbox"/> Pitched & Tile | <input type="checkbox"/> Pitched & Slate | <input type="checkbox"/> Flat Roof (not normally considered) |
| <input type="checkbox"/> Other (please specify) _____ | | |

Section 9 - Your Information

- We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Society and associated companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
- To prevent or detect fraud, or to assist in verifying your identity, we may make searches of our records and at fraud prevention agencies that will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- By stating a financial association with another party, you are also declaring that you are entitled to:
 - disclose information about your joint applicant and/or anyone else referred to by you
 - authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.
- 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 application you may be treated as financially linked and your application will be assessed with reference to any "associated" 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, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
- **Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.**
- **You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Scottish Building Society, Freepost RLYC-AAGE-YURH, SBS House, 193 Dalry Road, Edinburgh EH11 2EF.**
- I/We have read and understand this section and I/We agree that Scottish Building Society can use my/our information in this way

All applicants must sign below. If one applicant has completed the form on behalf of the joint applicant then one signature is acceptable. Alternatively, the applicant(s) should confirm their agreement to their financial adviser who should sign the declaration below.

Signature of Applicant(s)

First Applicant: _____ Date _____

Second Applicant: _____ Date _____

Financial Adviser Declaration

I am authorised to act as agent for and on behalf of all applicants in connection with this mortgage application. I confirm that I am acting within my authority and that I have obtained the verbal consent of each and every applicant so that in relation to the applicant(s) personal information Scottish Building Society may:

1. Search and/or disclose it to credit reference agencies, lenders and /or third parties provided it is used for the purpose of fraud prevention. Where a search and/or disclosure is to a credit reference agency, the applicants understand that records may be kept.
2. Check it with a fraud prevention agency and if false or inaccurate information is provided, or you suspect fraud, this will be recorded.

I confirm that I have explained to the applicant(s) that Scottish Building Society and other organisations may use and search the records of fraud prevention agencies to help make decisions and credit related services, and/or on household/credit insurance proposals and claims for the applicants' identity to prevent money laundering except where satisfactory proof of identity has been provided. The applicants understand that Scottish Building Society may wish to obtain personal information, the accuracy of which is their responsibility in writing, by telephone, or in electronic form and agree that Scottish Building Society may also obtain information about them from brokers and/or third parties together with credit reference agencies, in particular, but not limited to Experian, CAIS, Cifas, Equifax Europe, Insight, Call Credit and other associated companies. The applicants are also aware of their rights under the Data Protection Act 1998 that personal information will be recorded and the applicants have a right to obtain a copy on payment of a fee. The applicants understand that any telephone calls made may be recorded and monitored for security purposes.

Please note that any search / credit score carried out does not constitute a guarantee of mortgage offer. This will be subject to receipt of a full mortgage application and full underwriting including any necessary references.

Signature of Financial Adviser: _____

Date: _____