

Decision in Principle

(Note: This is not a Mortgage Offer and does not bind the Society to make one)

Name of broker/branch: Broker's FSA no:

Name and address of office based at including postcode

Broker's email address: Broker's contact no: Broker's fax no:

Network under which application is submitted:

Mortgage Club for procuration fees to be paid:

Personal details – applicant 1

Surname and title: title

First name(s):

Any previous name(s):

Date of birth (dd/mm/yy): / /

Current address:
(if less than three years please give all addresses during this period)

postcode

Time at address: years months

Home telephone number:

Previous address:

postcode

Are you a first time buyer? Yes No

Are you employed/self-employed?

Occupation?

Length of time employed/self-employed: years months

Gross basic income: £

Guaranteed bonus/overtime: £

Non-guaranteed bonus/overtime: £

Outgoings: £

loans/credit card payments to remain outstanding on completion

Maintenance/child support/childcare fees: £

Purchase Remortgage
 Additional borrowing Right-to-buy
 Buy-to-let purchase Buy-to-let remortgage

Property value: £

Borrowing: £

Personal details – applicant 2

Surname and title: title

First name(s):

Any previous name(s):

Date of birth (dd/mm/yy): / /

Current address:
(if less than three years please give all addresses during this period)

postcode

Time at address: years months

Home telephone number:

Previous address:

postcode

Are you a first time buyer? Yes No

Are you employed/self-employed?

Occupation?

Length of time employed/self-employed: years months

Gross basic income: £

Guaranteed bonus/overtime: £

Non-guaranteed bonus/overtime: £

Outgoings: £

loans/credit card payments to remain outstanding on completion

Maintenance/child support/childcare fees: £

Repayment Part and part
 Interest only

Are there any secured loans? Yes No

Ultimate LTV: %

How much of the new loan is required for?	Repayment of outstanding mortgages	Home improvements	Repayment of existing loans for home improvements	Capital raising. Provide details in the additional comments box.	Debt consolidation. Provide details in the additional comments box.
	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Buy-to-let only

Number of buy-to-lets held: Rental income:

Any additional information to support the case ie savings/investments/other properties:

Branch/broker declaration

I confirm that the applicant(s) has been made aware of the important information on the next page and consent has been obtained for the Society to carry out a credit search

Yes No

I confirm that I have the consent from my client(s) for the purpose of processing this Decision in Principle and other enquiries necessary as a result of the search

Yes No

Signature

Branch/intermediary: Date:

Submission:

Please submit your Decision in Principle form to:

Skipton Building Society, Mortgage Service Centre, Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.
 Telephone number for Northern Regions: 0800 7076009* or telephone number for Southern Regions: 0800 7076069* Fax for both regions: 01756 705714.

*To help maintain service and quality, some telephone calls may be recorded and monitored.

Important information

For the purposes of the Data Protection Act 1998, Skipton Building Society will be the data controller responsible for the processing of your data in relation to this application for a Decision in Principle. The information supplied will be used solely for the purposes of assessing the application and to make enquiries of licensed credit reference agencies who will supply the Society 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 scoring methods may be used to assess this application. A credit reference search will be carried out for each application for a Decision in Principle.

Skipton Building Society is prepared to consider making a loan up to the amount shown in any approved application for a Decision in Principle subject to: receipt of a fully completed application and supporting documentation; satisfactory valuation report; satisfactory full credit search; and compliance with the Society's lending, underwriting and product criteria.

The Decision in Principle is valid for three months only, after which time a revised approval must be obtained which will require up-to-date information being supplied and new credit search information obtained.

This is not a Mortgage Offer and does not bind the Society to make one. All applicants must receive and consider a Key Facts Illustration relating to the particular mortgage product they require before a full application can proceed.

Declaration and applicant(s) consent – Please read the following to the applicant(s) for a Decision in Principle

- You consent to the processing of your personal data by Skipton Building Society
- You confirm that the information supplied is true, accurate and complete
- You agree and understand that:
 - Skipton Building Society will search the files of a licensed credit reference agency and may use credit scoring as part of the decision making process
 - Whether the loan is approved or not the search will be recorded against your credit history by the agency concerned

Applicant(s) declaration and consent (for branch/intermediary retention)

Please ensure you have carefully read the information above before signing

Signature(s)

First applicant:

Date:

Second applicant:

Date: