

# **DECISION IN PRINCIPLE (DIP) APPLICATION FORM.**

## **Bridging**

Please register with Precise before submitting bridging case.

How to submit: [bridging@precisemortgages.co.uk](mailto:bridging@precisemortgages.co.uk)

# **PRECISE.**

DECISION IN PRINCIPLE (DIP) APPLICATION FORM - BRIDGING

Application type (Regulated Mortgage Contracts available for personal applications only)  Personal  Limited company

Is this application a Regulated Mortgage Contract?  Yes  No

**INTERMEDIARY DETAILS. (CUSTOMER FACING)**

Are you:  Directly Authorised  Appointed Representative  Commercial Broker

Level of advice (Regulated Mortgage Contracts must always be advised)  Advised  Non-advised

Name

Your customer reference

Address  
Including postcode

Telephone  Fax number

Email address

FCA registration number (if applicable)

Confirm your NACFB membership number (if applicable)

Please tick to confirm you are part of a:  Network  Club  Packager

**NETWORK/CLUB DETAILS.**

(If you are an AR you must provide details of your network)

Contact name

Company name

Company address  
Including postcode

Telephone  FCA registration number

**PACKAGER DETAILS.**

Contact name

Company name

Company address  
Including postcode

Telephone  FCA registration number

**PRECISE.**

**PERSONAL DETAILS.**

Please complete an 'Additional applicant/guarantor' form (which is available at [www.precisemortgages.co.uk/Documentation](http://www.precisemortgages.co.uk/Documentation)) if there are more than two applicants/guarantors and include with this application.

Applicant/guarantor 1		Applicant/guarantor 2	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>	Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
First name	<input type="text"/>	First name	<input type="text"/>
Middle name(s)	<input type="text"/>	Middle name(s)	<input type="text"/>
Surname	<input type="text"/>	Surname	<input type="text"/>
Have you been known by any other name(s) in last 3 years? (maiden/alias)		Have you been known by any other name(s) in last 3 years? (maiden/alias)	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>If yes:</b>		<b>If yes:</b>	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>	Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
Previous first name(s)	<input type="text"/>	Previous first name(s)	<input type="text"/>
Previous surname	<input type="text"/>	Previous surname	<input type="text"/>
Date of birth	<input type="text"/> (DD/MM/YYYY)	Date of birth	<input type="text"/> (DD/MM/YYYY)
Marital status	<input type="text"/>	Marital status	<input type="text"/>
Home telephone	<input type="text"/>	Home telephone	<input type="text"/>
Work telephone	<input type="text"/>	Work telephone	<input type="text"/>
Mobile 1	<input type="text"/>	Mobile 1	<input type="text"/>
Mobile 2	<input type="text"/>	Mobile 2	<input type="text"/>
Email address	<input type="text"/>	Email address	<input type="text"/>
Nationality	<input type="text"/>	Nationality	<input type="text"/>
Total eligible income	<input type="text"/>	Total eligible income	<input type="text"/>
£		£	
Current residential mortgage debt	<input type="text"/>	Current residential mortgage debt	<input type="text"/>
£		£	
Current estimated value	<input type="text"/>	Current estimated value	<input type="text"/>
£		£	
Have the applicants had any adverse credit in the last 3 years		Have the applicants had any adverse credit in the last 3 years	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes please provide details:	<input type="text"/>	If yes please provide details:	<input type="text"/>

**PRECISE.**

## CURRENT ADDRESS.

Please give details of any other previous addresses that you have had in the last 3 years. Continue on the additional sheets provided if necessary.

Applicant 1		Applicant 2	
Address Including postcode	<input type="text"/>	Address Including postcode	<input type="text"/>
Residential status	<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local authority renting/housing association	Residential status	<input type="checkbox"/> Owner with a mortgage <input type="checkbox"/> Owner without a mortgage <input type="checkbox"/> Privately renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Tied accommodation <input type="checkbox"/> Local authority renting/housing association
Time at address	<input type="text"/> Years <input type="text"/> Months	Time at address	<input type="text"/> Years <input type="text"/> Months

## LIMITED COMPANY DETAILS.

Only complete for a limited company application.

Name of company

Company registration number  Number of directors

Business start date  (DD/MM/YYYY) Country of incorporation

## PRODUCT & LOAN DETAILS.

Product applied for: Fixed rate of  % per month

Loan type  Purchase  Refinance

Type of security  1st charge  2nd charge

If **second charge**, please provide the first charge balance  £

Scheme  Standard  Tier 1  Tier 2

If **tier 1 or tier 2 refurbishment**, please provide the Gross Development Value  £

Reason for loan

**PRODUCT & LOAN DETAILS. (CONT'D)**

Repayment type

(Regulated Mortgage Contracts must be retained interest)

 Monthly payments Retained interest

Total advance required

(exclusive of fees/retained interest payments)

£

Loan amount

£

Term in months

(12 months max for Regulated Mortgage Contracts)

 Months

Type of conveyancing

 Joint representation (Where our conveyancer acts for both) Seperate representation Where our conveyancer acts for us and only us and you have your own conveyancer**REGULATION TYPE.**

Is, or will, the property be let?

 Yes  No  N/A

Does any applicant or an "immediate family member" live in or intend to live in the property?

 Yes  No  N/A

Is the loan wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by all of the applicants?

 Yes  No  N/A

Has any applicant or "immediate family member" ever lived in the property or did any applicant inherit it?

 Yes  No  N/A

Do any of the applicants currently own buy to lets other than the property or any additional security?

 Yes  No  N/A**If yes**, total number of Buy to Let mortgaged properties owned by the applicants (excluding properties on any new Precise Mortgages applications)

If there is an additional security, do any applicants or an "immediate family member" live in or intend to live in the additional security?

 Yes  No  N/A

If there is an additional security, has any applicant or an "immediate family member" ever lived in the additional security or did any applicant inherit it?

 Yes  No  N/A

Is, or will any additional security be let?

 Yes  No  N/A

## PROPERTY DETAILS.

If more than one property is to be secured for this advance, please complete the additional security section below.

Address  
Including postcode

Type (e.g. house, terraced house etc)

Property's use

Number of storeys (flats only)  Floor number (flats only)  No. of bedrooms

Remaining term of lease (where applicable)

Multi-unit  Yes  No

Number of units

Holiday Let  Yes  No

If the property is a holiday let, please provide the URL link to the property advertisement.

Construction type

Please see our online criteria guide for a full list of unacceptable property types.

Purchase price (individual property)

 £

Open market value (individual property)

 £

If purchase price is less than open market value, please explain the reason for this:

## ADDITIONAL SECURITY.

Will any additional security be available?

Yes  No

Security address  
Including postcode

Open market value

£

Outstanding first charge balance (if applicable)

£

Property Use (BTL, main residential, Multi-Unit, HMO, Holiday Let)

Property type (detached house, semi-detached bungalow)

Number of bedrooms

Security address  
Including postcode

Open market value

£

Outstanding first charge balance (if applicable)

£

Property Use (BTL, main residential, Multi-Unit, HMO, Holiday Let)

Property type (detached house, semi-detached bungalow)

Number of bedrooms

Security address  
Including postcode

Open market value

£

Outstanding first charge balance (if applicable)

£

Property Use (BTL, main residential, Multi-Unit, HMO, Holiday Let)

Property type (detached house, semi-detached bungalow)

Number of bedrooms

## FEES.

Does your customer wish to add any of the following fees to the loan? (It is important you specify their choice for each fee)

Telegraphic transfer fee  Yes  No

Facility fee  Yes  No

Assessment fee  Yes  No

Do you intend to pass any of the procurement fee to the applicant(s)?  Yes  No  Part

If yes or part, how much?

£

Are you charging the applicant(s) an administration fee?  Yes  No

If yes:

How much?

£

When is this payable?

(DD/MM/YYYY)

Is this fee refundable?

Yes  No

How much is refundable?

£

When is this refundable?

(DD/MM/YYYY)

Are you adding this fee to the loan?

Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

Are you charging the applicant(s) a broker fee?  Yes  No

If yes:

How much?

£

When is this payable?

(DD/MM/YYYY)

Is this fee refundable?

Yes  No

How much is refundable?

£

When is this refundable?

(DD/MM/YYYY)

Are you adding this fee to the loan?

Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

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## FEES. (CONT'D)

Are you charging the applicant(s) a packager fee?  Yes  No

**If yes:**

How much? £

When is this payable?  (DD/MM/YYYY)

Is this fee refundable?  Yes  No

How much is refundable? £

When is this refundable?  (DD/MM/YYYY)

Are you adding this fee to the loan?  Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

## EXIT STRATEGY.

Please tick all that apply

- Sale
  Refinance
  Maturity of endowment plan  
 Maturity of pension plan
  Maturity of savings plan
  Other

Please provide full details (continue on the 'Additional information' section if required).

## ADDITIONAL INFORMATION.

Please specify which section these details refer to.

## BROKER DECLARATION.

By submitting this request for a decision in principle to you, I:

- Note that you may use information that you may already hold about the applicants (including guarantor(s)) in assessing this application including details about other properties which are mortgaged to you where they're the borrower or guarantor. I'm aware, have made the applicant(s) aware and they agree that as part of this application you may provide to me, on their behalf, details of those properties to confirm that the information you hold about those is complete and accurate.
- Confirm that, if I send this form to you by email or have requested that you provide me with information by email I've made the applicant(s) aware of this, that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.
- Agree to your Short Term Lending Terms of Business (2016 Edition) on my and the firm's behalf.

### Credit decisions and fraud prevention agencies

**Note that:**

- The personal information you collect from me will be shared with fraud prevention agencies who'll use it to prevent fraud and money laundering and to verify the identity of the applicant and any guarantor (applicants). If fraud is detected, I or the applicant(s) could be refused certain services, finance or employment. Further details of how my and their information will be used by you and these fraud prevention agencies, and my and their data protection rights, can be found on our website.
- You'll also supply the applicant's personal information to credit reference agencies (CRAs) in order to process their application and they'll give you information about the applicant(s), such as about their financial history. You do this to assess creditworthiness and product suitability, check their identity, manage their account, trace and recover debts and prevent criminal activity.
- You'll also continue to exchange information about the applicant(s) with CRAs on an ongoing basis, including about their settled accounts and any debts not fully repaid on time. CRAs will share their information with other organisations. Their data will also be linked to the data of their spouse, any joint applicants or other financial associates.
- The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain), [www.experian.co.uk/crain](http://www.experian.co.uk/crain) or [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain).
- The details entered must be accurate and true to the best of my knowledge. If you suspect my or the applicant's involvement in fraudulent activity you'll take appropriate action against me and/or the applicant(s).

### Privacy notice - Customer

- Note that how you, credit reference and fraud prevention agencies use customer information, is set out in more detail in your Mortgages and Loans Privacy Notice. You're providing this to me as the applicant(s) representative and in order to allow you to lawfully progress their application, you require confirmation that I, as the applicant(s) representative, have provided a copy of the Mortgages and Loans Privacy Notice to each of the applicants, before you can lawfully proceed with their application.
- Confirm that I've provided each applicant with a copy of the Mortgages and Loans Privacy Notice.

## Privacy notice - Intermediary

Note that:

- More information about how you and fraud prevention agencies use information you hold about mortgage intermediaries is contained in your [Intermediary Privacy Notice](#).
- You may contact me about products and services offered by Precise Mortgages by post, electronic mail, telephone, SMS text messaging and any other online or interactive media. If you don't wish to receive these then please send an email to [marketing@precisemortgages.co.uk](mailto:marketing@precisemortgages.co.uk) with the subject line of 'Unsubscribe' from the above email address.

Please tick one or more of the boxes below if you are happy for us to contact you by any of the methods shown about products and services offered by us and those of third parties which we think may be of interest to you:

By telephone     By post     By email     By SMS

Broker signature

Print name

Date

(DD/MM/YYYY)

**We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visiting [precisemortgages-customers.co.uk/existingcustomers/additional\\_support](https://www.precisemortgages-customers.co.uk/existingcustomers/additional_support) for more information.**

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