

# Decision in Principle



Loan Details				* Delete as appropriate			
Loan Required	£	Term	Years	Product	Prime/Shared Ownership*		
Purpose		Purchase/Re-mortgage*		Repayment method	Capital & interest/interest only*		
Personal Details				* Delete as appropriate			
Applicant 1				Applicant 2			
Surname				Surname			
Forename(s)				Forename(s)			
Date of birth				Date of birth			
Present address				Present address			
Postcode		Period at address		Postcode		Period at address	
If less than 3 years please list all addresses within this period in the Additional Information section				If less than 3 years please list all addresses within this period in the Additional Information section			
Is applicant an owner/renting/living with relatives*				Is applicant an owner/renting/living with relatives*			
If an owner, amount of existing mortgage		£		If an owner, amount of existing mortgage		£	
Monthly mortgage payment/rent		£		Monthly mortgage payment/rent		£	
Is this mortgage to be redeemed?		Yes/No*		Is this mortgage to be redeemed?		Yes/No*	
If no please provide details in the Additional Information section				If no please provide details in the Additional Information section			
Has applicant more than one mortgage?		Yes/No*		Has applicant more than one mortgage?		Yes/No*	
If yes please provide details in the Additional Information section				If yes please provide details in the Additional Information section			
Has applicant had mortgage arrears		Yes/No*		Has applicant had mortgage arrears		Yes/No*	
If yes please provide details in the Additional Information section				If yes please provide details in the Additional Information section			
Has applicant any loans secured/unsecured		Yes/No*		Has applicant any loans secured/unsecured		Yes/No*	
If yes please provide details in the Additional Information section				If yes please provide details in the Additional Information section			
Has applicant had any CCJs, Defaults, an IVA, Bankruptcy or repossession? Yes/No* If yes please provide details in the Additional Information section				Has applicant had any CCJs, Defaults, an IVA, Bankruptcy or repossession? Yes/No* If yes please provide details in the Additional Information section			
Income Details				* Delete as appropriate			
Status	Employed/self-employed*	If self-employed are accounts available	Yes/No*	Status	Employed/self-employed*	If self-employed are accounts available	Yes/No*
Occupation				Occupation			
Date employment/self-employment commenced?				Date employment/self-employment commenced?			
Gross annual income		£		Gross annual income		£	
Other income		£		Other income		£	
Comments & Other Information				Comments & Other Information			
Property Details				* Delete as appropriate			
Estimated value		£		Purchase price/approximate value		£	
Property type House/Flat/Maisonette* (If flat how many floors and how many are in the block?)				If Shared Ownership		Purchase %	
Is the property ex-council?		Yes/No*		If a purchase, are the purchasers sitting tenants?		Yes/No*	
Tenure		Freehold/Leasehold*		Is it above commercial premises?		Yes/No*	
Other Information				Other Information			

## Additional Information

Please continue on a separate sheet if necessary.

## Introducer Declaration (To be completed in ALL cases)

- I confirm that I have advised the applicants that Jersey Home Loans will search a credit reference agency before it can make a Decision in Principle, and that this search will be recorded at the Agency.
- I have been authorised by the client to instruct you to process this Decision in Principle.

<b>Signed</b>	_____	<b>Date</b>	_____
<b>Name of introducer</b>	_____	<b>Company name</b>	_____
<b>Telephone No.</b>	_____	<b>Email</b>	_____

## Jersey Home Loans use only

'In Principle' decision: Approved/Declined\* \_\_\_\_\_

Credit Search undertaken: Yes/No\* \_\_\_\_\_ Product type agreed: \_\_\_\_\_

**Send this completed form by email to [enquiries@jerseyhomeloans.com](mailto:enquiries@jerseyhomeloans.com) for a decision in principle.**