



Melton Group Decision In Principle Form

Mutual House, Leicester Road, Melton Mowbray, Leics LE13 0DB



All decision in principles are subject to both satisfactory status checks and valuation of property.
All sections to be completed in block capitals. Please email to brokersupport@mbs.co.uk

Intermediary Details

Name Company Name FCA Number
 Tel No. Fax No. Email Address

Mortgage Details

Please select Lender : **MMBS**
MBS Lending

Product required: **MMBS**
MBS Lending
 Interest Rate

Tick all that apply: Full Status Purchase First Time Buyer Remortgage
 Self Build BTL Shared Ownership RTB

Payment Method: Repayment Interest Only Part & Part Retirement Interest Only

Interest Only Amount

Currency of repayment strategy

Repayment Strategy

Loan Required

Term years

Purchase Price

Estimated Value/

Full market Value (if S/O)

Purpose of mortgage: Purchase Home Improvements Debt Consolidation
 £ for £

Other / Retirement Interest Only purpose

Source of deposit (please state if assisted)
 If gifted deposit please state relationship

Property Postcode/Location

Freehold Leasehold Term of lease

House Semi Terraced Detached Flat

Ex Local Authority Yes No

If Flat, is it attached to commercial premises? Yes No

If yes please give further information

If Flat, number of storey's Floor flat located on

Construction type if known (e.g. standard brick/tile, timber frame/steel frame)

If Shared Ownership - % being purchased

Personal Details **Applicant 1** **Applicant 2**

Title	<input type="text" value="Mr/Mrs/Miss/Ms/Other"/>	<input type="text" value="Mr/Mrs/Miss/Ms/Other"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname(s)	<input type="text"/>	<input type="text"/>
Previous/Maiden name(s)	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Expected Retirement age	<input type="text"/>	<input type="text"/>
Number of Dependants	<input type="text"/>	<input type="text"/>
Home Telephone Number	<input type="text"/>	<input type="text"/>
Current Address	<input type="text" value="Postcode:"/>	<input type="text" value="Postcode:"/>
Lived there since	<input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Previous address(es) <i>(Please provide full address details for 3 years)</i>	<input type="text"/>	<input type="text"/>

Residential Status **Applicant 1** **Applicant 2**

	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with friends/family <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with friends/family <input type="checkbox"/>
Current lender/landlord	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Mortgage Balance	<input type="text"/>	<input type="text"/>
Date Mortgage Commenced	<input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Account Holder(s)	<input type="text"/>	<input type="text"/>
Are you selling the present property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, how much?	<input type="text"/>	<input type="text"/>
Renting:	Private <input type="checkbox"/> Council <input type="checkbox"/> Letting Agent <input type="checkbox"/> Housing Association <input type="checkbox"/>	Private <input type="checkbox"/> Council <input type="checkbox"/> Letting Agent <input type="checkbox"/> Housing Association <input type="checkbox"/>
In receipt of housing benefit / DWP in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide details in additional information.	<input type="text"/>	<input type="text"/>

Employment Details	Applicant 1	Applicant 2
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Employment Status	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/>
If employed: Occupation	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
Contract Type	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Temporary <input type="checkbox"/>
Employed there since	DD MM YY YY YY <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/>	DD MM YY YY YY <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/>
Basic Income	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
Currency of Income	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
	Tax Code <input style="width:100%;" type="text"/>	Tax Code <input style="width:100%;" type="text"/>
Payslip Deductions	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
If above less than 2 years please provide previous employment details, including job title, company name & dates		
	<div style="border: 1px solid black; height: 80px;"></div>	<div style="border: 1px solid black; height: 80px;"></div>

Self-employment Details	Applicant 1	Applicant 2
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If self-employed: Nature of Business	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>												
Trading since	DD MM YY YY YY YY <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/>	DD MM YY YY YY YY <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/>												
Percentage Shareholding	<input style="width:100%;" type="text"/> %	<input style="width:100%;" type="text"/> %												
If Sole transfer/partnership, please complete the boxes below.														
Last 3 years Net Profit figures & Projection	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> </table>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> </table>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>
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If Limited Company, please complete the boxes below														
Last 3 years net profit figures	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> </table>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> <tr><td style="text-align: right;">£</td><td><input style="width:100%;" type="text"/></td></tr> </table>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>	£	<input style="width:100%;" type="text"/>
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Expenditure Details

Monthly Expenditure after completion Committed Expenditure

Payslip deductions Applicant 1 (excluding Tax & NI)	£
Payslip deductions Applicant 2 (excluding Tax & NI)	£
Total Monthly Loan / Rent Payments (to remain after completion)	£
Total Credit Card / Mail Order Balance (to remain after completion)	£
Pension (not through payslips)	£
Life Insurance	£
Interest Only Repayment Strategy	£
Ground Rent / Service Charge	£
Shared Ownership Rent	£
Applicant 1 – Maximum Overdraft Balance within last 3 months	£
Applicant 2 – Maximum Overdraft Balance within last 3 months	£

Basic Essential Expenditure

Council Tax	£
Water Rates	£
Gas / Electricity / Other Household Fuel	£
Housekeeping / Food	£
Mobile Telephone	£
Household Insurance	£
Essential Travel (Work/ School, to include vehicle maintenance)	£
Car Expenses – Insurance	£
Car Expenses – Tax	£

Basic Quality of Living Costs

TV Licence	£
Telephone / Internet / Subscription TV	£
Clothing	£
Alcohol	£
Tobacco	£
Gambling / Lottery	£
Household Maintenance	£
Social Travel	£
Child Care / School Fees Monthly / Maintenance	£
Other (Please State)	£
Other (Please State)	£
Other (Please State)	£

Total monthly loan payments to remain
Total Credit card/mail order balance to remain
Monthly maintenance payments

Form boxes for Applicant 1's financial data.

Form boxes for Applicant 2's financial data.

Have you ever been made bankrupt?
Has the bankruptcy been discharged?
Have you ever had an IVA?
Has the IVA been satisfied?

Form boxes for Applicant 1's bankruptcy and IVA status.

Form boxes for Applicant 2's bankruptcy and IVA status.

If IVA to remain outstanding, amount of monthly Commitment
IVA amount outstanding

Form boxes for Applicant 1's IVA details.

Form boxes for Applicant 2's IVA details.

Have you had a property repossessed?
Have you had any defaults?
Have you had any CCJ's?
If answered yes to CCJ's or defaults, are they satisfied?
Refused a mortgage on this or any other property?

Form boxes for Applicant 1's property and mortgage history.

Form boxes for Applicant 2's property and mortgage history.

Mortgage/Tenancy

Have any of the applicants missed any payments in the last 12 months

Yes/No checkbox for missed payments.

If Yes, number missed in:

Last 3 months

Form box for last 3 months missed payments.

Last 6 months

Form box for last 6 months missed payments.

Last 7-12 months

Form box for last 7-12 months missed payments.

Loan Details:

Held by:

1st/2nd checkbox for first loan.

1st/2nd checkbox for second loan.

1st/2nd checkbox for third loan.

1st/2nd checkbox for fourth loan.

Monthly Payment

Form box for monthly payment of first loan.

Form box for monthly payment of second loan.

Form box for monthly payment of third loan.

Form box for monthly payment of fourth loan.

Loan End Date

Form boxes for loan end date of first loan.

Form boxes for loan end date of second loan.

Form boxes for loan end date of third loan.

Form boxes for loan end date of fourth loan.

Repaid on Completion

Yes/No checkbox for first loan.

Yes/No checkbox for second loan.

Yes/No checkbox for third loan.

Yes/No checkbox for fourth loan.

Please provide any additional information which may affect your application

Large empty box for additional information.

Declaration

As part of the application process we will run a credit search on all applicants named on this mortgage. A copy of the report will be held on file with both the Credit Referencing Agency and Melton Mowbray Building Society.

Please ensure all details entered are correct to your knowledge as this will affect the decision. If this is a clone of a previous assessment the original credit search will be used to complete the decision, no new searches will be recorded.

I confirm that the information contained in this form is correct to the best of my knowledge and I am registered as a data controller with the Information Commissioner's Office and will comply fully with its requirements.

Can you confirm on behalf of your client(s) that they have been provided with a copy of the Credit Reference Agency Information Notice (CRAIN) and that they are happy for us to run the credit search to progress their Decision in Principle?

Yes/No checkbox for CRAIN confirmation.

I confirm that the firm is authorised by the Financial Conduct Authority and has appropriate permissions to advise on and/ or arrange regulated mortgage contracts.

Yes/No checkbox for FCA authorization confirmation.

Signed Print Name..... Date.....

Melton Mowbray Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is registered on the Financial Services Register under number 106184

MBS Lending Limited is a subsidiary of Melton Mowbray Building Society.

MBS Lending Limited is authorised and regulated by the Financial Conduct Authority and is registered on the Financial Services Register under number 460654. Registered address: Mutual House, Leicester Road, Melton Mowbray, Leicestershire, LE13 0DB. Registered in England under Company Number 6007144. MMBS4022