DECISION IN PRINCIPLE



Personal Information: A	Applicant 1		Personal Information	: Applicant 2	
Title			Title		
irst Name			First Name		
Middle Names			Middle Names		
Surname			Surname		
OOB			DOB		
Marital Status			Marital Status		
Relationship to			Relationship to		
applicant 2			applicant 1		
Current	Address		Cu	rrent Address	
Postcode Time at Address Previous Address (if less address)	Yrs than 3 yrs a	Mths t current	Postcode Time at Address Previous Address (if le	Yrs ss than 3 yrs at	Mths current address)
Time at Address	Yrs	Mths	Time at Address	Yrs	Mths
Number of dependents	1		Number of Dependents		
Vames	Ages		Names	Ages	

Residential Details: Applicant 1	Residential Details: Applicant 2
Home owner (no Mortgage)	Home owner (no Mortgage)
Home owner (Mortgaged) Please complete existing mortgage details section below	Home owner (Mortgaged) Please complete existing mortgage details section below
Living with Family/Friends	Living with Family/Friends
Renting Please complete rental details section below	Renting Please complete rental details section below

Current Mortgage Details: Applicant 1		Current Mortgage Details: Applicant 2			
Current Balance	£	Current Balance	£		
Current Term	Yrs Mths	Current Term	Yrs	Mths	
Monthly Payment	£	Monthly Payment	£		
Scheme		Scheme			
Lender		Lender		_	

Rental Details: Applicant 1		Rental Details: Applicant 2		
Monthly Rent	£	Monthly Rent	£	
Payable to:		Payable to:		

Employment and income details: Applicant 1			Employment and income details: Applicant 2								
Employee	<u> </u>		God	-0 Sc	ection 1	Employee			Goto	S00	stion 1
Self-emplo	vod				ection 2	Self-empl		od		Go to Section 1 Go to Section 2	
Retired	yeu				ection 3	Retired			Go to Section 2		
Section 1: A	\ nnli	cant 1	00 1	.0 36	CLIOIT 3	Section 1:	۸ ۲	nlicant		GO to Section 3	
Permanent		Laiil I				Permaner	<u>Al</u>	plicant			
Contracted						Contracte					
Temporary						Temporar					
Job Type			Yr		M+la	Job Type				1	NALL
Time with		_			Mth	Time with Employer				Yr	Mth
Expected F						Expected			ıt Age		
Gross Anni	ual Ir	come	£			Gross Anr	านล	al	£		
						Income					
Additional			£			Additiona			£		
Guarantee						Guarante			<u> </u>		
Non-Guara	ntee	d	£			Non-Guar	an	teed	£		
Income						Income					
Monthly Ne	et Inc	ome	£			Monthly N	let	Income	£		
Section 2:	Appli	icant 1				Section 2:	Α	pplicant	2		
Sole Trade	r					Sole Trader					
Ltd Compa	any					Ltd Company					
Company [Direc	tor				Company Director					
Share in Co	ompa	any			·	Share in Company					
Nature of E	Busin	ess				Nature of					
Even a stand [) a ± i		Λ αι α			Business	D.	. 	+ A a a		
Expected F			Age Dividen	da	Calani	Expected			Dividen	da	Calary
Account Year	Net Pro		Dividen	us	Salary	Account Year	Ν	nnual et rofit	Dividen	us	Salary
(latest)	£	/11C	£	+	£	(latest)	£	TOTIC	£	+	£
(latest)	£		£		£	(latest)	£		£		£
	£		£		£		£		£		£
Section 3: A		icant 1				Section 3:		nnlicant		o o n t	
Type (state			Annual		nthly Net		A		Annual		onthly Net Income
pension, SI Private pension)		Incom			ome	Type (state pension, SIPP, Private pension		Incom		IVIC	onting Net Income
		£		£		PCHSIOH		£		£	
		£		£				£		£	
		£		£		1		£		£	
Other Inco	me	L	Annual		me	Other Inc	om		Annual		me
Source			C			Source			C		
			£			1			£		
			£						£		

Existing Commitments: Applicant 1					Existing Commitments: Applicant 2			
Other Mo	rtgage (M) / Loan	s (L) / Hire	Purchase (H	IP) / Leas	ses (LS) / Finance Ag	reements (FA	4)	
Туре	Lender	Balance	Monthly Payment	Type	Lender	Balance	Monthly Payment	
Cua dit Ca	under (CC) / Chause C	anda (CC)	/ Catalaguas	(C) / Ch	avec Cavela (CLI)			
Credit Ca		ards (SC)	/ Catalogues		arge Cards (CH)	T = 1		
Туре	Lender	Balanc e	Monthly Payment	Type	Lender	Balance	Monthly Payment	
Maintena	nce Payments (MP	') / Childca	re (CHC) / S	<u>chool Fe</u>	es (SF)			
Type		Monthly Pa	ayment	Type		Monthly Pa	yment	

Cooughy Information All A	unligants						
Security Information: All Ap	pilcants						
Security Address							
Estimated Value /	£		Loan Amount £				
Purchase Price							
Deposit (if applicable)			Deposit Source				
Term	Yrs					oital &Inte	erest / Interest
	Mth			ethod			Part / Rio
Mortgage Type (indicate)	Purchase			-mortgage			Borrowing
Existing mortgage to be	£			rpose of loan	740	artional D	OLI O WILLIS
	<u> -</u>			dditional			
repaid (Re-mortgage							
only)				rrowing or Re-			
Danas was a state of the	t Oals S		mo	ortgage only)			
Repayment Vehicle (Interes	st Only)				T D ·	 	
Mortgage Product					Produ	ct	
					Code		
Property Type							
Detached House			Bungal	low			
Semi House			Maison				
Terraced House			Flat				
Freehold	Leasehold			maining Term	on		Yrs
1 recitora	Leaseriola			ase	011	Mth	113
			LC	430		1 1011	
Mortgage Type							
T TOLINGUE I VIDE							
Standard Docidential	Docidontial	1 + 4 0	`omn	Dogulated	Lialia	lav Lat	LIMO
Standard Residential	Residential	Ltd C	Comp	Regulated	Holic	lay Let	НМО
Standard Residential	BTL	BTL	•	BTL			
Standard Residential No further info required			•		Holic Go to		HMO Go to S5
Standard Residential	BTL	BTL	•	BTL			
Standard Residential No further info required	BTL	BTL		BTL			
Standard Residential No further info required S1 Residential BTL	BTL	BTL) S2	BTL			
No further info required S1 Residential BTL Monthly Rental Income	BTL Go to S1	BTL	£	BTL Go to S3	Go to	o S4	Go to S5
Standard Residential No further info required S1 Residential BTL	BTL Go to S1	BTL	£ Yes/No	Go to S3	Go to	o S4	
Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL prop	BTL Go to S1 Deerties	BTL	£ Yes/No	Go to S3	Go to	o S4	Go to S5
Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL proposition of the proposition of	BTL Go to S1 Derties erience in BTL	BTL	£ Yes/No Portfol Yes/No	Go to S3	Go to	o S4	Go to S5
Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL prop	BTL Go to S1 Derties erience in BTL	BTL	£ Yes/No	Go to S3	Go to	o S4	Go to S5
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Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL proposition of the proposition of	BTL Go to S1 Derties erience in BTL the property	BTL	£ Yes/No Portfol Yes/No Yes/No	Go to S3	Go to	o S4	Go to S5
Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL proposition of the proposition of	BTL Go to S1 Derties erience in BTL the property	BTL	£ Yes/No Portfol Yes/No Yes/No	Go to S3	Go to	o S4	Go to S5
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Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL proposition of the proposition of	BTL Go to S1 Derties erience in BTL the property	BTL	£ Yes/No Portfol Yes/No Yes/No	Go to S3	Go to	o S4	Go to S5
Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL proposition of the proposition of	BTL Go to S1 Derties erience in BTL the property ayer	BTL	£ Yes/No Portfol Yes/No Yes/No	Go to S3	Go to	o S4	Go to S5
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Standard Residential No further info required S1 Residential BTL Monthly Rental Income Do you own other BTL proposition Have you had previous expending a family member live in Are you a higher rate tax parameters. S2 Ltd Company BTL Name of Ltd Company Incorporation Date of Ltd Company Number of Directors in Ltd	BTL Go to S1 Derties erience in BTL the property ayer Company	BTL	f Yes/No Portfol Yes/No Yes/No	Go to S3	Go to	o S4	Go to S5
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S4 Holiday Let	
Location of holiday Let	Coastal / Rural / City Centre / Other
Total Annual Income	£
Occupancy rate annual income based on	
Time established as a Holiday Let	Yrs Mth
Do you own other BTL properties	Yes/No
Have you had previous experience in Holiday	Yes/No
Lets	

S5 HMO Let	
Monthly Rental Income	£
Number of Units in Property	
Type of HMO	Student / Professional / Other
Have you had previous experience in HMO Lets	Yes/No

ny Additional Information	

PLEASE ENSURE YOU ATTACH AN AFFORDABILITY CALCULATION WITH THIS DECISION IN PRINCIPLE. WE CANNOT PROVIDE A VALID RESPONSE WITHOUT ONE. THE CALCULATOR IS AVAILABLE ON - https://www.thevernon.co.uk/Mortgage/CalculatorAdvanced.aspx

Advisors Name	FCA Number	
Company Name	If AR, Principal firm FCA No	
Contact Number	Email Address	

Customer Declaration

I/We understand that this is not an application form and any approval given is subject to the Society's underwriting criteria. I/We understand that the product I/we selected may be withdrawn at short notice. A fully completed, signed, mortgage application form and, where applicable, a booking fee must be received by the Society prior to the product withdrawal deadlines to reserve mortgage funds.

Data Protection YOUR RIGHTS

For the purposes of General Data Protection Regulation, the Vernon Building Society is the Data Controller responsible for the processing of your personal data. You have the right to request in writing a copy of the details held about you by the Society and where necessary the right to object to certain processing, the right to correct, sometimes delete and restrict the personal data the Society uses. In addition, you have the right to complain to the Society and the Information Commissioners Office (the data protection regulator). Please refer to the Vernon Building Society's Privacy Notice for further information on your rights.

Where you have provided your consent to the Society, such as to receive marketing messages, you have the right to withdraw it at any time. You can do this by notifying your local branch, calling us on 0161 429 6262 or writing to us at Marketing Communications, Vernon Building Society, 19 St Petersgate, Stockport, SK1 1HF. Alternatively, email unsubscribe@thevernon.co.uk

HOW WE USE YOUR DATA

- a) The Vernon Building Society will only retain your personal data only for as long as necessary in case of any queries or claims from you, and in accordance with legal and regulatory requirements.
- b) The Vernon Building Society process your personal information to enable it to provide a service for its members and customers which includes managing your accounts, assessing applications, insurance management, debt management, performing statistical analysis, performing credit reference and electoral register searches, sharing data with credit reference agencies, maintaining its accounts and records, supporting staff training and development, promoting its services; undertaking market research and the provision of financial services and advice.
- c) If false and inaccurate information is provided and fraud is identified, your details will be passed to fraud prevention agencies.

- Where an application is being supported by personal guarantee, it may occasionally be necessary to disclose details of the borrower's financial information to the guarantor.
- The Vernon Building Society requires a lawful reason to process your personal data and for some processing more than one legal basis may be relevant (except where the Society relies on Consent). The Society uses the following reasons to process your personal data; Consent, Performance of a Contract, Legal Obligation and Legitimate Interests.

CREDIT CHECKS

In order to process your application we will supply your personal information to Credit Reference Agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your 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 within our privacy policy, available at request.

Authorisation

I/We confirm that the details in this form and declarations stated are true and complete.

I/We understand that the Vernon Building Society may search the files of a credit reference agency at any time during the processing of my/our application.

I/We sign in acknowledgement of the statement regarding Data Protection.	
Signature of Customer(s):	
2	
Date:	
<u>OR</u>	
Intermediary Declaration	
I confirm applicant(s) have been made aware of the above and consent has been obtained for the purp out a credit search by the Society and other enquiries necessary as a result of the search	ose of carrying
Date:	