



100% Funded Property Refurbishment Mortgage Approval in Principal Form

kearon@firstmortgageoptions.com

FMO AIP
Numbered Sticker
(Office Use)

| | | |
|-------------------|---------|------------------------------------|
| For Attention of: | Date: | Submitted By: |
| Time: | Fax To: | Specific Lender/ Product requested |

| Loan Type: | Property Type | Supporting Documents and Loan Details: | | | |
|--------------------|--|--|----------|--|-----|
| Purchase | House | Self Certification | Yes / No | Number of Floors in Block | |
| Remortgage | Flat | Accountants Certificate | Yes / No | What Floor is Property on | |
| Capital & Interest | Maisonette | Chartered / Certified | Yes / No | Length of lease | |
| Interest Only | Flat over food shop | Payslips, P60 & Emp ref | Yes / No | Loan Term Required: | Yrs |
| Buy to Let | Flat over non-food shop | Are bank statements clean? | Yes / No | Source of Deposit Savings /Gift Vendor / Builder - Gifted | |
| Right to Buy | Freehold | 3 Yrs Proof of Residency | Yes / No | | |
| RTB in Pre-emption | Leasehold | Loan Amount Required: | £ | | |
| Residential | Standard Construction | LTV Required: | % | Loan | |
| Commercial | Non-standard Construction Steel Framed Concrete / PRC | Property Value: | £ | Inheritance | |
| Let to Buy | | RTB council disc. price | £ | Sale of Property | |
| First Time Buyer | | Ex-Council | Yes / No | No. of Dependants | |

Applicant 1

Applicant 2

| | | |
|---------------------------------|----------|----------|
| Title | | |
| Forename | | |
| Surname | | |
| Maiden Name | | |
| Date of Birth | | |
| Marital Status | | |
| Permanent Right to Reside in UK | Yes / No | Yes / No |

Employment Details

| Income | Basic PA | £ | Basic PA | £ | |
|--|-------------------|---|---------------|-------------------|---|
| | O.Time / Bonus PA | £ | | O.Time / Bonus PA | £ |
| | Benefits PA | £ | | Benefits PA | £ |
| Status | Employed | | Self-Employed | | |
| Time in Employment | Yrs | | Months | | |
| Occupation | | | | | |
| Current Employers Address: | | | | | |
| | Postcode | | Postcode | | |
| Temp / Perm / Probationary | | | | | |
| Previous Employers Address: (if under 3 years) | | | | | |
| | Postcode | | Postcode | | |

Residential History

| Time at this address | Yrs | | | Months | | | Owner | LWP | Other | Yrs | Months |
|--|--------------|----------|-------------|--------------|----------|-------------|-------|-----|-------|-----|--------|
| | Private | Tenant | Ex. Council | Private | Tenant | Ex. Council | | | | | |
| Residential Status | | | | | | | | | | | |
| Rent Arrears | Yes / No | | | Yes / No | | | | | | | |
| Construction Type | Steel Framed | Concrete | PRC | Steel Framed | Concrete | PRC | | | | | |
| Current Address: | | | | | | | | | | | |
| Moved in on / / | | | | | | | | | | | |
| Moved out on / / | Postcode | | | Postcode | | | | | | | |
| Previous Address: (if less than 3 years) | | | | | | | | | | | |
| Moved in on / / | | | | | | | | | | | |
| Moved out on / / | Postcode | | | Postcode | | | | | | | |

Mortgage History

| | | | | | | | | |
|--------------------------------------|----------|--|--------|---|----------|--|--------|---|
| Mortgage held in the last 12 months? | Yes / No | | | | Yes / No | | | |
| Current Mortgage Lender | | | | | | | | |
| Current Balance Outstanding | | | | | | | | |
| Any Arrears | Months: | | Value: | £ | Months: | | Value: | £ |
| Current Rate and Type | | | | | | | | |

Security Property

| | | | | | | | | |
|----------------------------|----------|--|--|--|----------|--|--|--|
| Security Property Address: | | | | | | | | |
| | Postcode | | | | Postcode | | | |
| Any Additional Comments: | | | | | | | | |

Credit History

| | | | | | | | | |
|---|----------|-------------------|-----------|------|----------|-------------------|-----------|------|
| Has the applicant been dipped mainstream? | Yes / No | If yes with whom? | | | Yes / No | If yes with whom? | | |
| Reason for decline | | | | | | | | |
| | Number | Value | Satisfied | Date | Number | Value | Satisfied | Date |
| CCJ's | | £ | | | | £ | | |
| Defaults | | £ | | | | £ | | |
| Arrears | | £ | | | | £ | | |
| Bankruptcy / Repossession / IVA | | | | | | | | |

Current Commitments

| Lender | Type | Initial Balance | Current Balance | Monthly Repayment | Term | Secured |
|--------|------|-----------------|-----------------|-------------------|------|---------|
| | | £ | £ | £ | Yrs | |
| | | £ | £ | £ | Yrs | |
| | | £ | £ | £ | Yrs | |
| | | £ | £ | £ | Yrs | |
| | | £ | £ | £ | Yrs | |
| | | £ | £ | £ | Yrs | |

100% Funded Refurbishment / Restoration Product Only

| | | | | |
|-------------------------------------|---|-----------------------------|-------|--|
| Current Condition Value | £ | Estimated Completion Value | £ | |
| Estimated Cost of Refurbishment | £ | Estimated Time to Refurbish | Weeks | |
| Experience in Refurbishing Property | | | | |

Additional Information

Notes:-

Declaration: I am authorised to act agent for and on behalf of ALL applicants in connection with this mortgage application. I confirm that I am acting within my authority and that I have obtained the verbal consent of each and every applicant that in relation to the applicants personal information you may:
 Process it (automatically or otherwise) for the purposes of this application;
 Search and/or disclose it to credit reference agencies, lenders and / or third parties provided they use it for purposes for which you may use it for fraud prevention;
 Where a search and / or disclosure is to a credit reference agency, the applicants understand that records may be kept;
 Check it with fraud prevention agency and if false or inaccurate information is provided or you suspect fraud this will be recorded;
 I confirm that I have explained to the applicants that you and other organisations may use and search the records of fraud prevention agencies to help make decisions and credit related services, and / or on motor / household credit / life and other insurance proposals and claims for the applicants or members of their household; to trace debtors, recover debt, prevent fraud and to manage the applicants accounts or insurance policies and to check the applicants identity to prevent money laundering except where satisfactory proof of identity has been provided.
 The applicants understand that you may wish to obtain personal information, the accuracy of which is their responsibility in writing by telephone or in electronic form and agree that you may also obtain information about them from brokers and / or third parties together with credit reference agencies, in particular, but not limited to Experian, CAIS, Cifas, Equifax Europe, Insight and other associated companies. The applicant has been advised of their rights under the Data Protection Act 1998; that you will hold the personal information in your records and the applicant have the rights to obtain a copy on payment of a fee. The applicants understand that any telephone calls made may be recorded and monitored for security and / or training purposes. We cannot guarantee return of the DIP in <1hr unless the form is completely filled in. we are not responsible for circumstances beyond our control.

Introducers Name: _____ Signature: _____ Date: _____
 Introducing Company: _____