

Limited Company data capture form: Decision in Principle (DIP)

This form provides a record of the information being provided to Zephyr Homeloans as part of the DIP submitted on behalf of the borrowers referenced below.

Applicants name(s):

If more than two applicants are applying for the mortgage please complete the 'Additional Applicants' form and attach it to this document.

1. _____ 2. _____
3. _____ 4. _____

I confirm that the property to be mortgaged meets Zephyr Homeloans property criteria and that the client meets Zephyr Homeloans lending criteria.

Signed _____ Date _____

1. Loan Details

Is this a Consumer Buy to Let?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Mortgage type

Mortgage purpose	Purchase	<input type="checkbox"/>	Re-mortgage	<input type="checkbox"/>
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First time landlord	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Property purchase price / estimated property value	£	<input type="text"/>
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Requested mortgage amount	£	<input type="text"/>
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Estimated monthly rental income	£	<input type="text"/>
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Mortgage term	Years	<input type="text"/>	Months	<input type="text"/>
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Capital & Interest	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>	Part Repayment & Part Interest Only	<input type="checkbox"/>
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If part repayment and part interest only option, please indicate what the loan split will be:

Capital & interest amount	£	<input type="text"/>	Interest Only amount	£	<input type="text"/>
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Source of deposit details (if a purchase)

Main source of deposit	<input type="text"/>	Deposit amount	£	<input type="text"/>
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Additional sources of deposit

Source of deposit (1)	<input type="text"/>	Deposit amount	£	<input type="text"/>
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Source of deposit (2)	<input type="text"/>	Deposit amount	£	<input type="text"/>
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Source of deposit (3)	<input type="text"/>	Deposit amount	£	<input type="text"/>
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Loan allocation (if a remortgage)

Is the applicant requesting borrowing in addition to the existing mortgage?	Yes		No				
Purpose for additional borrowing:	Property improvement			Additional property purchase		Other	
Amount:	£						
Allocation (1)					Allocation amount	£	
Allocation (2)					Allocation amount	£	
Allocation (3)					Allocation amount	£	
Allocation (4)					Allocation amount	£	

2. Intermediary fee details

Are any intermediary fees to be charged to the customer?	Yes		No			
	Amount		Payable		Amount Refundable	
Intermediary Advice Fee						
Intermediary Fee						
Intermediary Processing Fee						

3. Limited Company Name

Limited Company name							
Registered Number							
Trading Since							
SIC code	68100			68209			68320
Total Buy to Let Properties							

Limited Company Registered Office Address Search

UK Address	Yes		No	
Building Name or Number				
Postcode				
Copy to Correspondence				
UK Correspondence Address Search				
UK Address	Yes		No	
Building Name or Number				
Postcode				

4. Limited Company Director or Limited Companies details

	Limited Company Director 1	Limited Company Director 2
Title		
First name(s)		
Middle name(s)		
Surname		
Date of birth	/ /	/ /
Estimated retirement age		
Nationality		
Permanent right to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency	Years <input type="text"/> Months <input type="text"/> From birth <input type="checkbox"/>	Years <input type="text"/> Months <input type="text"/> From birth <input type="checkbox"/>
Will the applicant be in a low rate tax band?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What is the applicants monthly verifiable income?	£ <input type="text"/>	£ <input type="text"/>

Previous names

Has the applicant ever been known by any other names?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Previous names		

Limited company

Limited Company Shareholding, Role within business:		
% Shareholding:		

Current address

Flat number (if applicable)		
Building name/number (if applicable)		
Address		
Postcode		
Current residential status		
Time at current address from:	/ /	/ /

5. Applicant Previous Address History (3 years of address history required)

Previous address history (1)	Limited Company Director 1	Limited Company Director 2
Flat number (if applicable)		
Building name/number (if applicable)		
Address		
Postcode		
Residential status		
Time at previous address	From: / / to: / /	From: / / to: / /

Previous address history (2)

Flat number (if applicable)		
Building name/number (if applicable)		
Address		
Postcode		
Residential status		
Time at previous address	From: / / to: / /	From: / / to: / /

Previous address history (3)

Flat number (if applicable)		
Building name/number (if applicable)		
Address		
Postcode		
Residential status		
Time at previous address	From: / / to: / /	From: / / to: / /

If self-employed please move to section 5a.

6. Employment Details

	Limited Company Director 1				Limited Company Director 2			
Is this employment full time?	Yes		No		Yes		No	
Date firm started trading	/ /				/ /			

Income

£	Year ending	/ /	Projection?	Y/N	£	Year ending	/ /	Projection?	Y/N
£	Year ending	/ /			£	Year ending	/ /		
£	Year ending	/ /			£	Year ending	/ /		

6a. Other Current Employment

	Limited Company Director 1				Limited Company Director 2			
Does the applicant have any secondary employment?	Yes		No		Yes		No	

Employment Status

Is this employment permanent?	Yes		No		Yes		No	
Is this employment full time?	Yes		No		Yes		No	
Employed in this role since	/ /				/ /			
How is the applicant paid? (Please tick one option)	Salaried	Invoice through own company	Invoice through other company	Other	Salaried	Invoice through own company	Invoice through other company	Other
Gross basic annual salary	£				£			
Overtime	£				£			

Commission	£	£
Bonus	£	£
Allowance	£	£

6b. Other Sources Of Income

Other Sources of Income	Limited Company Director 1				Limited Company Director 2			
	Yes		No		Yes		No	
Pension	£				£			
Dividends	£				£			
Investments	£				£			
Property Rental Income	£				£			
Court Ordered Payment	£				£			
Disability Benefits	£				£			
Other	£				£			

Please enter details of the buy to let portfolio below (if applicable).

7. Applicant Buy to Let Portfolio

	Limited Company Director 1				Limited Company Director 2			
	Yes		No		Yes		No	
Total number of mortgaged properties?								
Estimated value of portfolio?								
Total outstanding Buy To Let mortgage balances?								
Total portfolio monthly rental income?	£				£			
Total portfolio monthly mortgage payments?	£				£			
Is the portfolio managed by an agent on the applicants behalf?	Yes		No		Yes		No	
Does the applicant have any existing buy to let properties with Zephyr Homeloans?	Yes		No		Yes		No	

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8. Security Property Details

Security property address

Property jurisdiction England & Wales

Flat number (if applicable)				Building name/number (if applicable)			
Address						Postcode	
Property description	House		HMO		Multi Unit Freehold Flats		Flat above commercial premises
	Flat		Bungalow		Maisonette		
Property type (e.g. detached, terrace)							
Was the property built in the last 12 months?				Yes		No	
Year of construction							
Name of building warranty certificate (if applicable)							
Number of floors in building (if Flat)					What floor is flat on? (1 = ground floor)		
Is the property above or connected to commercial premises?				Yes		No	
Number of bedrooms				Number of kitchens			
				Number of bathrooms			
Purchased directly from Local Authority, in the last 5 years				Yes		No	
If Yes, which year was the purchase made				/ /			
Will the property be occupied by the borrower or a related person?				Yes		No	
Tenure (Freehold or Leasehold)							
Number of years remaining on lease							
Ground rent (per year)		£		Service charge (per year)		£	
Do you or any family member (either individually or via a Ltd Company) own all or part of the freehold of the building?						Yes	No
If you have answered yes to this question please complete the box below to advise us what this interest is.							

Please note Zephyr do not normally lend where there is a close connection between freeholder and leaseholder, if you have answered yes to this question we recommend you contact your packager/ BDM who will liaise with Zephyr to confirm whether we will consider your application.

8. Product Selection

What kind of product are you looking for?

Are you looking for products with no Early Repayment Charges?	Yes		No	
Are you looking for products that don't charge a product fee?	Yes		No	