

MORTGAGE ENQUIRY AND AGREEMENT IN PRINCIPLE

Please complete all sections in **BLOCK CAPITALS**



Intermediary details

| | |
|--------------|---------|
| Adviser name | Company |
| FCA number | Phone |
| Address | Fax |
| Postcode | Email |

Appointed Rep or Directly Authorised: Appointed Rep Directly Authorised

Network/Club used

Do you have an NBS contact? Yes No NBS contact name:

Credit Search required (Please note this will be a hard search)

Yes No

Mortgage details

Type of borrower Please tick all that apply: Help to Buy First time buyer House purchase Remortgage
 Shared Ownership Self Build Buy to Let

Is property a new build? Yes No If Shared Ownership, name of housing association:

If property is a flat, number of floors in development including ground floor: Is property above commercial premises? Yes No

Percentage of Share and year lease was created
If Shared Ownership:

Amount of Rent & Service Charge
If Shared Ownership:

Amount of Rent
If BTL:

Source & amount of deposit

Loan amount £

Product applied for:

Purchase price/valuation

Term in years

Repayment method Repayment Interest Only Part and part

Address of property to be mortgaged

If interest only, repayment strategy please detail:

Personal

Applicant 1

Applicant 2

Title and Surname

Forenames

Maiden Name (enter 'N/A' if none)

Date of birth

Marital status

Number of dependants and ages
(enter 'N/A' if none)

Current address
(including postcode)

Date moved in

Residential status

Owner Tenant With parents

Owner Tenant With parents

Please provide previous address if less than 3 years at present address. Use 'extra space' provided on pages 5/6 of this form if required.

Postcode

Postcode

Date moved in

Residential status

Owner Tenant With parents

Owner Tenant With parents

Place of birth

Are you a UK citizen?

Yes No

Yes No

If no, please state

If no, please state

Employment

Type Employed Self employed Contract Employed Self employed Contract
 Temporary Retired Other Temporary Retired Other

If you are on a fixed term contract, please state the start and end dates

Start date _____ Start date _____

End date _____ End date _____

Occupation _____

Start date _____

If less than 3 years, start date with previous employer

Gross Basic annual salary £ _____ £ _____

Overtime, bonus & commission £ _____ £ _____

Other income? Please provide details _____

Net monthly income (include pension and student loan costs) _____

Currency paid in _____

Self-Employed applicants only

Applicant 1

Applicant 2

What is the nature of your business? _____

In what capacity do you carry on your business? (e.g. partnership, sole trader)

How long has your business been established? _____ yrs _____ mths _____ yrs _____ mths

How long have you been connected with the business? _____ yrs _____ mths _____ yrs _____ mths

Annual salary £ _____ £ _____

Last 3 years' net profit:

Year ended (mm/yy) / £ _____ / £ _____

Year ended (mm/yy) / £ _____ / £ _____

Year ended (mm/yy) / £ _____ / £ _____

Dividends received:

Year ended (mm/yy) / £ _____ / £ _____

Year ended (mm/yy) / £ _____ / £ _____

Year ended (mm/yy) / £ _____ / £ _____

Net monthly income _____

Expenditure – Please detail in the extra space section if any of these commitments will be cleared

| | | | | |
|--|---------------------|---------|---------------------|---------|
| Credit cards (totals) | Balance outstanding | £ _____ | Balance outstanding | £ _____ |
| | Monthly payment | £ _____ | Monthly payment | £ _____ |
| Loans, HP and Equity loans (totals) | Balance outstanding | £ _____ | Balance outstanding | £ _____ |
| | Monthly payment | £ _____ | Monthly payment | £ _____ |
| Maintenance, childcare costs & school fees | Monthly | £ _____ | Monthly | £ _____ |
| Essential travel costs | Monthly | £ _____ | Monthly | £ _____ |
| Pension contributions | Monthly | £ _____ | Monthly | £ _____ |

Have you been behind with any payments in respect of the above during the last 3 years? Yes No
 If yes give details on the 'extra space' provided on page 5 of this form if required.

Have you ever been bankrupt or been involved in court proceedings for debt with creditors? Yes No
 If yes give details on the 'extra space' provided on page 5 of this form if required.

Investments

Will you be left with any investment/savings following this transaction? Yes Amount £ _____ Yes Amount £ _____

Other assets / liabilities & future changes

Please detail any known future changes in income or expenditure:

Do you have any other assets and liabilities? Please use the table below to detail these:

| Asset/Liability | Value of Asset | Outstanding amount of liability | Date of asset acquired | Date liability started | Notes (including any expenditure, income or any other relevant information here) |
|-----------------|----------------|---------------------------------|------------------------|------------------------|--|
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |
| 5. | | | | | |

Agreement in principle - agreement to process personal data

To provide an agreement in principle it will be necessary for Newbury Building Society to carry out some checks on the information provided.

Newbury Building Society complies with the General Data Protection Regulation (GDPR) and any other applicable Data Protection legislation. Our Privacy Notice sets out the basis on which any personal data we collect from you, or that you provide to us, will be treated.

By signing this form you are confirming that you have provided your client with a copy of our Privacy Notice or advised them of its availability on our website. The latest version is available via our website at www.newbury.co.uk/privacy-notice/, in any of our branches or by calling us on 01635 555700. The notice may be updated from to time.

You confirm that you are acting as an agent for the applicant(s) and in doing so confirm that you have the authority to agree to Newbury Building Society processing the applicant(s) personal data for the purposes of underwriting the application. This processing will include performing searches at Credit Reference Agencies.

Our Privacy Notice refers to the Credit Reference Agency Information Notice (CRAIN) which sets out the basis on which Credit Reference Agencies treat personal data when we ask them to verify an individual's identity and carry out routine financial crime and credit checks. This notice is available on the Privacy Notice page of our website.

I confirm that I have complied with the requirements of the General Data Protection Regulation and any other applicable Data Protection regulation.

I understand that an agreement in principle is not binding upon me or Newbury Building Society. If Newbury Building Society agrees the loan in principle and I wish to proceed with the application, then further checks will be needed.

INTRODUCER SIGNATURE

Date _____

Extra space

Please email the completed and signed form to brokerenquiries@newbury.co.uk

Newbury Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 206077). English Law applies and we will communicate with you in English. We are participants of the Financial Ombudsman Service. We have a complaints procedure which we will provide on request. Most complaints that we cannot resolve can be referred to the Financial Ombudsman Service. 8335