

Request for Decision in Principle



Please print clearly using CAPITALS (Please answer ALL questions)

Intermediary to complete

Company name Consultant
 FSA number STD code Telephone no Fax no

Network/Mortgage Club/Company/Branch Agency/Principal that you wish this DIP to be processed under

First-time buyer Nationwide subsequent buyer Other subsequent buyer Right to buy Shared ownership Equity share* Remortgage Further advance
 Open Market HomeBuy

*(If Equity Share please complete the Equity Share Questionnaire as we cannot proceed without this)

Has the applicant applied to Nationwide for a mortgage in the last 3 months? Yes No

First applicant's details
Your personal details
 Title Mr Mrs Miss Ms Other
 Forenames
 Surname
 Preferred name
 If your name has changed within the last 3 years please tell us your
 Previous name
 Reason for change
 Date of change DD MM YYYY
 Date of birth DD MM YYYY
 Marital status Married/Civil partnership* Engaged
 Divorced/Dissolved civil partnership*
 Widowed Single Separated
*Couples registered under the Civil Partnership Act 2004
 How many dependents do you have?
 Nationality
 Have you smoked any cigarettes, cigars or used other tobacco or nicotine replacement products in the last 12 months? Yes No
Your present accommodation
 How long have you lived at your current address? YY MM
 Current address

 Postcode
Occupancy status Owner occupier With parents
 Council tenant Renting from HA Private tenant
 Living with friends/relatives Provided by employer
 If less than 3 years please give your previous address
 Moved in YY MM Moved out YY MM
 Previous address

 Postcode
 If time at both addresses is less than 3 years please supply previous addresses up to 3 years on a separate sheet.
 Home telephone no (inc. STD code)
Your employment details
 How are you employed?
 Self employed Semi skilled Retired
 Higher managerial Not employed Homemaker
 Middle managerial Skilled worker Professional
 Supervisory clerical Armed forces Unskilled
 Student Director/Shareholder of LTD Co.

Second applicant's details
Your personal details
 Title Mr Mrs Miss Ms Other
 Forenames
 Surname
 Preferred name
 If your name has changed within the last 3 years please tell us your
 Previous name
 Reason for change
 Date of change DD MM YYYY
 Date of birth DD MM YYYY
 Marital status Married/Civil partnership* Engaged
 Divorced/Dissolved civil partnership*
 Widowed Single Separated
*Couples registered under the Civil Partnership Act 2004
 How many dependents do you have?
 Nationality
 Have you smoked any cigarettes, cigars or used other tobacco or nicotine replacement products in the last 12 months? Yes No
Your present accommodation
 How long have you lived at your current address? YY MM
 Current address

 Postcode
Occupancy status Owner occupier With parents
 Council tenant Renting from HA Private tenant
 Living with friends/relatives Provided by employer
 If less than 3 years please give your previous address
 Moved in YY MM Moved out YY MM
 Previous address

 Postcode
 If time at both addresses is less than 3 years please supply previous addresses up to 3 years on a separate sheet.
 Home telephone no (inc. STD code)
Your employment details
 How are you employed?
 Self employed Semi skilled Retired
 Higher managerial Not employed Homemaker
 Middle managerial Skilled worker Professional
 Supervisory clerical Armed forces Unskilled
 Student Director/Shareholder of LTD Co.

Time with current employer YY MM

Basic annual salary £ (Gross)

Annual bonus £

Annual overtime £

Annual commission £

Is this figure from P60? Yes No

If self employed, amount and share of net profit/income £ % latest year
£ % previous year

or if you are a Director/Shareholder of a Ltd Co and have >20% shareholding, please provide annual salary/dividend £ latest year
£ previous year

Do you have a Second Income? Yes No

If yes, what is your other job title?

Basic annual salary £ (Gross)

Annual bonus £

Annual overtime £

Annual commission £

Do you pay into a pension? Company Personal None

At what age do you plan to retire?

If the term of the mortgage extends into your retirement how do you intend to meet the repayments?

If you are within 5 years of retirement please advise the annual income you expect to receive after you have retired £

Other net income If none, please tick

Pension including state pension	£ <input type="text"/>	Per annum	<input type="checkbox"/>
Investment	£ <input type="text"/>	Per annum	<input type="checkbox"/>
Maintenance	£ <input type="text"/>	Per annum	<input type="checkbox"/>
Rental income from an unencumbered property	£ <input type="text"/>	Per annum	<input type="checkbox"/>
State benefits or allowances*	£ <input type="text"/>	Per annum	<input type="checkbox"/>

*(please state)

Time with current employer YY MM

Basic annual salary £ (Gross)

Annual bonus £

Annual overtime £

Annual commission £

Is this figure from P60? Yes No

If self employed, amount and share of net profit/income £ % latest year
£ % previous year

or if you are a Director/Shareholder of a Ltd Co and have >20% shareholding, please provide annual salary/dividend £ latest year
£ previous year

Do you have a Second Income? Yes No

If yes, what is your other job title?

Basic annual salary £ (Gross)

Annual bonus £

Annual overtime £

Annual commission £

Do you pay into a pension? Company Personal None

At what age do you plan to retire?

If the term of the mortgage extends into your retirement how do you intend to meet the repayments?

If you are within 5 years of retirement please advise the annual income you expect to receive after you have retired £

Other net income If none, please tick

Pension including state pension	£ <input type="text"/>	Per annum	<input type="checkbox"/>
Investment	£ <input type="text"/>	Per annum	<input type="checkbox"/>
Maintenance	£ <input type="text"/>	Per annum	<input type="checkbox"/>
Rental income from an unencumbered property	£ <input type="text"/>	Per annum	<input type="checkbox"/>
State benefits or allowances*	£ <input type="text"/>	Per annum	<input type="checkbox"/>

*(please state)

Please note: Evidence may be required to use income for affordability purposes and remains subject to underwriting acceptance. Not all state benefits are acceptable.

Your finances - For financial questions, please use whole pounds only

<p style="text-align: center;">First Applicant</p> <p>Loans (with more than 6 months to run that will not be cleared on completion)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%;">Debt 1</th> <th style="width: 25%;">Debt 2</th> </tr> </thead> <tbody> <tr><td>Is this a personal loan, hire purchase or a student loan?</td><td></td><td></td></tr> <tr><td>Which company is this debt with?</td><td></td><td></td></tr> <tr><td>Account number</td><td></td><td></td></tr> <tr><td>Outstanding balance</td><td></td><td></td></tr> <tr><td>Monthly payment</td><td></td><td></td></tr> <tr><td>Is the debt secured or unsecured?</td><td></td><td></td></tr> <tr><td>Is the debt in joint or sole names?</td><td></td><td></td></tr> </tbody> </table> <p>Loans (with more than 6 months to run that will not be cleared on completion)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%;">Debt 3</th> <th style="width: 25%;">Debt 4</th> </tr> </thead> <tbody> <tr><td>Is this a personal loan, hire purchase or a student loan?</td><td></td><td></td></tr> <tr><td>Which company is this debt with?</td><td></td><td></td></tr> <tr><td>Account number</td><td></td><td></td></tr> <tr><td>Outstanding balance</td><td></td><td></td></tr> <tr><td>Monthly payment</td><td></td><td></td></tr> <tr><td>Is the debt secured or unsecured?</td><td></td><td></td></tr> <tr><td>Is the debt in joint or sole names?</td><td></td><td></td></tr> </tbody> </table>		Debt 1	Debt 2	Is this a personal loan, hire purchase or a student loan?			Which company is this debt with?			Account number			Outstanding balance			Monthly payment			Is the debt secured or unsecured?			Is the debt in joint or sole names?				Debt 3	Debt 4	Is this a personal loan, hire purchase or a student loan?			Which company is this debt with?			Account number			Outstanding balance			Monthly payment			Is the debt secured or unsecured?			Is the debt in joint or sole names?			<p style="text-align: center;">Second Applicant</p> <p>Do not include details of loans held jointly with first applicant</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%;">Debt 1</th> <th style="width: 25%;">Debt 2</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%;">Debt 3</th> <th style="width: 25%;">Debt 4</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> </tbody> </table>		Debt 1	Debt 2																							Debt 3	Debt 4																					
	Debt 1	Debt 2																																																																																															
Is this a personal loan, hire purchase or a student loan?																																																																																																	
Which company is this debt with?																																																																																																	
Account number																																																																																																	
Outstanding balance																																																																																																	
Monthly payment																																																																																																	
Is the debt secured or unsecured?																																																																																																	
Is the debt in joint or sole names?																																																																																																	
	Debt 3	Debt 4																																																																																															
Is this a personal loan, hire purchase or a student loan?																																																																																																	
Which company is this debt with?																																																																																																	
Account number																																																																																																	
Outstanding balance																																																																																																	
Monthly payment																																																																																																	
Is the debt secured or unsecured?																																																																																																	
Is the debt in joint or sole names?																																																																																																	
	Debt 1	Debt 2																																																																																															
	Debt 3	Debt 4																																																																																															

Your credit history

First Applicant **Second Applicant**

Have you (or if self-employed your business) ever been bankrupt or insolvent or made creditor arrangements? Yes No Yes No

Have you ever owned a property that has been taken into possession as a result of either voluntary arrangement or court action? Yes No Yes No

During the last 3 years, have you ever been 3 months or more in arrears on your mortgage or rent? Yes No Yes No

If you answered Yes to any of the above questions, please give full details in the 'Additional Information' section

Details of property to be mortgaged

Type Detached Description House
 Terraced Bungalow
 Semi detached Purpose built flat/maisonette
 Other (inc. flats) Converted flat/maisonette

Purchase price/valuation* £
 (* Full market value for right to buy cases; or price for shared ownership cases)

How much do you wish to borrow? £

How long do you want the loan to last? Years Months

Which UK region is purchase subject to? England / Wales Scotland / N. Ireland What will your tenure be? Leasehold / Freehold / Feuhold

Are you receiving any cashback or incentive to Buy Yes No Is the property being sold purposely and knowingly at below the open market value Yes No

If yes, Is the discount on the open market value an absolute gift with no conditions? Yes No

Existing property (Homemover)

Anticipated sales price £

Original mortgage amount £

Current lender Nationwide Building society Bank

Total balance outstanding £

Current payment per month £

Existing property (Homemover)

Anticipated sales price £

Original mortgage amount £

Current lender Nationwide Building society Bank

Total balance outstanding £

Current payment per month £

Existing property (Remortgages and further advances)

Original purchase price £

Original property value £

Original mortgage amount £

Total balance outstanding £

If balance is continuing please advise remaining term Years Months

How much of the balance is Interest Only £

Date purchased: MM YYYY

If additional borrowing is required, the section below must also be completed

Any other loans secured against your property? Yes No

If remortgage:
 Amount required to remortgage £

Number of secured loans

Date of last secured loan MM YYYY

If further advance:
 Amount required for further advance £

Number of other further advances

Date of last further advance MM YYYY

Purpose of loan and amount required (to be completed for all additional borrowing):

Non-structural home improvements £ <input type="text"/>	Structural home improvements £ <input type="text"/>	Buy out partner's interest (non-borrower) £ <input type="text"/>
Pay off second charge £ <input type="text"/>	Buy final share in shared ownership £ <input type="text"/>	Buy additional share in shared ownership £ <input type="text"/>
Buy freehold title or new extended lease £ <input type="text"/>	Buy a share in the freehold £ <input type="text"/>	Buy land to extend security £ <input type="text"/>
Buy next door to convert to single dwelling £ <input type="text"/>	Buy land/property separate from security £ <input type="text"/>	Buy car, caravan or boat £ <input type="text"/>
Invest save or share purchase £ <input type="text"/>	Buy furniture, electrical or white goods £ <input type="text"/>	School fees or child care £ <input type="text"/>
Other personal consumption £ <input type="text"/>	Holiday £ <input type="text"/>	Business purposes £ <input type="text"/>
Repay unsecured debts £ <input type="text"/>		

Your mortgage product & repayment details

Type of mortgage required e.g. Fixed/Tracker/Lifetime Tracker *

*please indicate rate and term if known at this stage

How will you repay the mortgage? Repayment/Investment backed (interest only)/Part Investment backed & Part Repayment

If Part Investment backed, what is the value of this interest only part? £

If investment backed (interest only) how do you intend to repay the capital element of the mortgage?

New ISA New Endowment policy New pension plan Existing ISA Existing Endowment policy
Existing pension plan Sale of second property Sale of main residence

Estimated value of second property £

Are all the persons named on this repayment vehicle also applicants for this mortgage?

Yes No If repayment vehicle is 'Sale of second property', please complete the 'Other properties' section

If endowment/pension/ISA linked, please list the policies to be used

Policy provider

Policy start date MM YYYY

Policy maturity date MM YYYY

Latest estimated maturity value £

Monthly cost £

Please continue on the 'Additional Information' section at the end of this form if necessary

Other properties

If you/either of you own any other properties please complete the following details for each property.

Address of other property
Property number

and/or Property name

Street

Town

Postcode

What is the current value of the property?

£

Is the property being let?

Yes No If Yes, what is the monthly rental income? £

Is the property mortgaged?

Yes No If No, please go to next section

If Yes, please state lender's name

Is the mortgage being repaid or are you being removed from the mortgage on or before completion of the new Nationwide mortgage?

Yes No If No, what is the outstanding balance? £

Monthly payment

£

How much of this balance is on an interest only basis?

£

What is the remaining term?

MM

YYYY

If there is more than one property, please provide all of the above details for each additional property in the 'Additional Information' section at the end of this form.

ADDITIONAL INFORMATION IN SUPPORT OF APPLICATION

Use of my information

I (each of us if more than one) agree that:-

- Nationwide may inform me of special offers, products and services, either by letter, telephone or e-mail. If I am a new Nationwide customer and I do not wish to receive marketing material by letter, telephone or email, or any combination of these I can write to you at Nationwide Building Society, Marketing Opt-Out, FREEPOST SCE 7125, Swindon SN38 9LY.
If I am an existing Nationwide customer my current marketing preferences will continue unless I tell you otherwise. If I have given a previous marketing instruction to any subsidiary or trading division of Nationwide Building Society, my request will not change. 'Nationwide' means Nationwide Building Society, its subsidiaries and trading divisions. If I require further information I can ask for a copy of the leaflet 'How Nationwide uses your personal information'. This can be requested from a branch and is also available online at www.nationwide.co.uk
- Any information about me and my account may be shared within Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. Nationwide may use my information to populate application forms for products provided or introduced by Nationwide. If I notify you of changes to my personal details, it is your normal practice to update all of my accounts unless I ask you not to. If I have opened an account or policy with another organisation introduced to me by Nationwide, you will pass these updates to them but I am advised to contact them to confirm the changes;
- You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Nationwide and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account;
- Any information about me and my account can be shared within Nationwide to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering;
- Joint Accounts
By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:
 - disclose information about the other applicant(s) and/or anyone else referred to by me
 - authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me
- Sole accounts
Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records;
- I have the right of access to my personal records held by you and the credit and fraud agencies. Nationwide charges a fee for this service. I can ask for a copy of your leaflet 'How Nationwide uses personal information' which will tell me how to apply for my records and explains in more detail how my information will be used by Nationwide and the fraud prevention agencies;
- I have read the terms and conditions and the section entitled 'Use of my information'. By signing this application, I agree that you can use my information in this way;
- Nationwide will subject the information provided on this form to statistical analysis which enables a quick and impartial assessment to be made. If I subsequently disclose any further material facts it will affect the decision.

1st applicant's signature _____

Date DD MM YYYY

2nd applicant's signature _____

Date DD MM YYYY

Intermediary

- Where a client is not present to sign the declaration, I confirm that the information on this form has been provided by the applicant(s) to me and I have made him/her aware to which lender the information will be passed. I also confirm that I have read him/her the full declaration detailing use of this information.

Signature of Intermediary recording information _____

Date DD MM YYYY

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website, www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Nationwide Building Society Head Office, Nationwide House,
Pipers Way, Swindon, SN38 1NW

