

**BROKER DIP FORM**

Date: \_\_\_\_\_

Introducer: \_\_\_\_\_

FCA number: \_\_\_\_\_

**NB: We currently do not offer Fixed Rates and all our variable discounted rates are generally on Capital and Interest repayment terms. Interest Only is available (Special terms apply).**

Under the terms of the European Mortgage Credit Directive:

- 1. Are CLIENTS tax payers in the UK only? YES/NO**
- 2. Is income all in pound sterling? YES/NO (we cannot use foreign income)**

Personal Details	Applicant 1	Applicant 2
Full Name		
Date of Birth		

Client Credit History		
Ever had a mortgage application declined?	Y / N	Y / N
Problems; Mortgage or Loan Arrears, Defaults, Bankrupt, or CCJ's etc.	Y / N	Y / N
If "Y" give details		

Employment		
Occupation	Employed / Self-Employed / Not Employed	Employed / Self-Employed / Not Employed
Length of service		
Basic Income		
O/T / Bonus / Commission		
Any other income		

Commitments					
Loan/School fees/ c.card/ maintenance	In name of	Lender	Balance	Monthly Repayment	End Date

<b>Mortgage requirements</b>			
Loan Required	£	Term:	Years
Valuation/purchase price	£	LTV:	%
Purpose of loan	Purchase / Remortgage / Further Advance		
Reason for remortgage			
Debt Consolidation YES/NO	Debt Consolidation element £	and % of Loan Applied for	%
Effects on consolidating debt	1. Discussed cost associated with increasing the term	YES/NO	
	2. Turning an Unsecured Loan into a Secured Loan	YES/NO	
	3. Is the consolidation a result of payment problems	YES/NO	
Repayment method (If Interest Only, advise the repayment vehicle)			

### Suitability

What duration of any discount/fixed rate preferred	Yrs
If Lending in/into retirement will loan be repaid when reaches age of 85?	Yes / No/ NA
Is there adequate life insurance to cover the loan? <b>(Establish detail in the event of either death particularly when lending to older borrowers and continued affordability, and note below *)</b>	Yes / No

### Background/additional information and reason for DIP:

# AFFORDABILITY CHECKLIST

	APPLICANT 1	APPLICANT 2
<b>NET MONTHLY INCOME</b>		
Salary		
Other		
<b>TOTAL</b>		
<b>OUTGOINGS (Monthly)</b>		
<b>Essential Household bills</b>		
Council Tax		
Electricity		
Gas		
Water		
Telephone & Internet/SKY etc		
House Insurance		
Car Insurance		
Work travel costs		
Food & Clothing		
<b>Basic Expenditure</b>		
Life Assurance		
Child care		
Leisure/Entertainment		
Mobile Telephone		
School fees		
<b>Committed Expenditure</b>		
Loans/ HP		
Maintenance Payments		
Other Mortgage Payments		
Lease payments		
Credit/Store Cards		
<b>Total Monthly Outgoings</b>		

## Declarations

I agree that this information is a true record of my discussions with the clients and that this information is true to the best of my knowledge.

I agree that Beverley Building Society may use this information to satisfy any other regulatory requirements from time to time in force.

Advisor name.....Signature.....Date.....