

## Agreement in Principle

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Please complete this form and email it to [intermediaries@themarsden.co.uk](mailto:intermediaries@themarsden.co.uk).

### Important information

Marsden Building Society cannot guarantee a mortgage product for your client until funds have been reserved. Funds can only be reserved on receipt of a full application and supporting documents. Payments for fees can be made by faster payment or pay by link when formally submitting an application. All fees are non-refundable.

Please ensure this form is completed accurately with full disclosure as failure to do so may mean any subsequent application could be declined.

### What type of Agreement In Principle are you applying for?

UK Residential	<input type="checkbox"/>	UK Furnished Holiday Let	<input type="checkbox"/>	Expat Residential	<input type="checkbox"/>
UK Later Life	<input type="checkbox"/>	UK Shared Ownership	<input type="checkbox"/>	Expat Buy to Let	<input type="checkbox"/>
UK Retirement Interest Only	<input type="checkbox"/>	UK First Homes Scheme (Section 106)	<input type="checkbox"/>	Expat Furnished Holiday Let	<input type="checkbox"/>

### Broker details

Advisor name	<input type="text"/>
Company name	<input type="text"/>
Company postcode	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>
Company status	Independent <input type="checkbox"/> Appointed Representative <input type="checkbox"/>
Company FCA registration number	<input type="text"/>
Network name	<input type="text"/>
Network FCA registration number	<input type="text"/>

### Marketing consent

If you'd like to be kept up to date with our product and criteria changes, please tick the box below. By confirming you'd like to join our e-newsletter, you're consenting to receive an e-newsletter from Marsden Building Society via email. To enable us to send the e-newsletter, we'll use your name, email address and FCA number. If you'd like to opt out at any time, please use the unsubscribe link in any of our emails or contact 01282 440583\*. Our privacy notice is available on our website [www.themarsden.co.uk/intermediaries](http://www.themarsden.co.uk/intermediaries) if you need more information about our use of your data.

Yes, I'd like to keep up to date with products and criteria via your e-newsletter

## 1 Applicant details

### First Applicant

Title  Forename

Middle name(s) (Required)

Surname

Maiden name/Previous name (Required)  Date of birth

Retirement age

Nationality  Are you a UK resident? Yes  No

How long have you lived in the UK?  Permanent right to reside in UK? Yes  No

Current country of residence

Have you ever had a Default or County Court Judgement registered against you? Yes  No   
Please provide full details in section 12.

Have you ever failed to keep up with payments on a mortgage, loan, credit card etc.? Yes  No   
Please provide full details in section 12.

Total no. of adult dependants  Ages

Total no. of child dependants  Ages

### Second Applicant

Title  Forename

Middle name(s) (Required)

Surname

Maiden name/Previous name (Required)  Date of birth

Retirement age

Nationality  Are you a UK resident? Yes  No

How long have you lived in the UK?  Permanent right to reside in UK? Yes  No

Current country of residence

Have you ever had a Default or County Court Judgement registered against you? Yes  No   
Please provide full details in section 12.

Have you ever failed to keep up with payments on a mortgage, loan, credit card etc.? Yes  No   
Please provide full details in section 12.

Total no. of adult dependants  Ages

Total no. of child dependants  Ages

## 2 Current address details

For expat borrowers, please detail last UK addresses held.

### First Applicant

Current address

Postcode  Time at current address  
Years  Months

Occupancy type - i.e. homeowner, renting etc.

### Second Applicant

Current address

Postcode  Time at current address  
Years  Months

Occupancy type - i.e. homeowner, renting etc.

## 3 Previous address details

### First Applicant

Previous address - If less than 3 years, please provide a full 3 years' history

Postcode  Time at current address  
Years  Months

### Second Applicant

Previous address - If less than 3 years, please provide a full 3 years' history

Postcode  Time at current address  
Years  Months

## 4 Employment details

### First Applicant

If under 12 months' employment history, please provide a full 12 months' history

Occupation

Length of service

Years  Months

Gross annual basic income in currency paid

Overtime - Average last 3 months

Bonus - Average last 3 months



Other income - Average last 3 months

Source of other



TOTAL

Net monthly take home pay



Probationary period? Yes  No

What currency is your salary paid in?

If Sterling, is this pegged to a foreign currency? Yes  No

Please confirm currency

Contract start date

Length of contract remaining



Has this been renewed previously? Yes  No

If self-employed, how long trading? Yes No

Years  Months  Are there 3 years' accounts?

Year	Net profit	Salary taken	Dividend
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Year	Net profit	Salary taken	Dividend
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Year	Net profit	Salary taken	Dividend
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

### Second Applicant

If under 12 months' employment history, please provide a full 12 months' history

Occupation

Length of service

Years  Months

Gross annual basic income in currency paid

Overtime - Average last 3 months

Bonus - Average last 3 months



Other income - Average last 3 months

Source of other



TOTAL

Net monthly take home pay



Probationary period? Yes  No

What currency is your salary paid in?

If Sterling, is this pegged to a foreign currency? Yes  No

Please confirm currency

Contract start date

Length of contract remaining



Has this been renewed previously? Yes  No

If self-employed, how long trading? Yes No

Years  Months  Are there 3 years' accounts?

Year	Net profit	Salary taken	Dividend
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Year	Net profit	Salary taken	Dividend
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Year	Net profit	Salary taken	Dividend
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## 5 Pensions received

### First Applicant

Fund 1

Fund 2

Annual pension income gross



Annual pension income net



Index linked

Yes  No

Yes  No

Pension provider



Fund 3

Fund 4

Annual pension income gross



Annual pension income net



Index linked

Yes  No

Yes  No

Pension provider



### Second Applicant

Fund 1

Fund 2





Yes  No

Yes  No



Fund 3

Fund 4





Yes  No

Yes  No

## 6 Pension savings

	First Applicant		Second Applicant	
	Fund 1	Fund 2	Fund 1	Fund 2
Type of investment and/or pension (i.e. Defined benefit, defined contribution, drawdown plan, SIPP)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
For defined benefit savings:				
Annual pension income gross	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Annual pension income net	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Index linked	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
For other pension savings:				
Current fund value	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Fund 3	Fund 4	Fund 3	Fund 4
Type of investment and/or pension (i.e. Defined benefit, Defined contribution, Drawdown plan, SIPP)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
For defined benefit savings:				
Annual pension income gross	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Annual pension income net	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Index linked	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
For other pension savings:				
Current fund value	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## 7 Other retirement investments and savings

	First Applicant		Second Applicant	
	Fund 1	Fund 2	Fund 1	Fund 2
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Fund 3	Fund 4	Fund 3	Fund 4
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 8 Background Buy to Let (BTL) or Furnished Holiday Let (FHL) mortgages

### First Applicant

Property 1 (Please specify) BTL  FHL

Property address


Postcode

Property 2 (Please specify) BTL  FHL

Property address


Postcode

### Second Applicant

Property 1 (Please specify) BTL  FHL

Property address


Postcode

Property 2 (Please specify) BTL  FHL

Property address


Postcode

### BTL/FHL Mortgages

Total number	Total value	Total outstanding balances	Total monthly mortgage payments	Total rent received
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## 9 Current residential mortgage

Current mortgage lender	Existing mortgage balance	Monthly mortgage payment	Value of existing property
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## 10 Monthly outgoings

For expat mortgages please detail currency paid in.

Pension	£ <input type="text"/>
Rent (whilst working away from home)	£ <input type="text"/>
Rent (Shared Ownership)	£ <input type="text"/>
Education & childcare (school fees, university costs, nursery fees, maintenance payments)	£ <input type="text"/>
Service charges/Lease costs	£ <input type="text"/>
Interest only repayment vehicle	£ <input type="text"/>
BTL mortgage shortfall	£ <input type="text"/>
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£ <input type="text"/>
Credit card payments/overdraft - please calculate using 3% of balance	£ <input type="text"/>
Loan repayments	£ <input type="text"/>
Other - please detail	£ <input type="text"/>

The Society will use ONS Data to calculate Council tax and Utility payments in respect of your application.

The Society's affordability calculator is available on the Society's website, [www.themarsden.co.uk/intermediaries](http://www.themarsden.co.uk/intermediaries).

All cases must pass affordability to proceed.

Please refer to the Society's Lending Criteria on the Society's website for full details of property restrictions, credit requirements, affordability details etc.



## 13 Broker declaration

I confirm the information in this application for an Agreement in Principle is true, accurate and complete.

For the purpose of Data Protection Legislation, the Marsden Building Society is the data controller responsible for the processing of the data in relation to this application for an Agreement in Principle. The information supplied will be used solely for the purposes of assessing the application and to make enquiries of licensed credit reference agencies who will supply the Society with credit information as well as information from the Electoral Register. The agencies will record details of the search whether or not a mortgage application in relation to this Agreement proceeds. A credit reference search will be carried out for each application for an Agreement in Principle.

By stating a financial association with another party, you are also declaring that you are entitled to: disclose information about the joint application and/or anyone else referred to by you; authorise us to search, link and/or record information at credit reference agencies about anyone else referred by you.

Information held by the credit reference agencies may already be linked to records relating to one or more of the applicants. For the purposes of this Agreement in Principle they may be treated as financially linked and the Agreement in Principle will be assessed with reference to any "Associated" records.

The identities of the Credit Reference Agencies, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and data protection rights with the Credit Reference Agencies are explained in more detail at TransUnion - <https://www.transunion.co.uk/crain>; Equifax - <https://www.equifax.co.uk/crain>; or Experian - <https://www.experian.co.uk/crain/>

An "association" between the joint applicant and/or any individual identified as their financial partner, will be created at credit reference agencies, which will link the financial records. It is important to understand that the applicants will have a financial link and that each other's information will be taken into account in all future applications. This linking will continue until one successfully files a "disassociation" at the credit reference agencies.

### IMPORTANT INFORMATION WHEN RESERVING A PRODUCT RATE FOR YOUR CLIENT(S)

**Please note, that any booking fee paid is non-refundable. On receipt of a completed application form/supporting documentation, should information relating to income/outgoings/property valuation differ from the information previously supplied and the case subsequently falls outside the Society's lending/affordability criteria, the fee will not be refunded.**

### Declaration to be signed by the Intermediary in the absence of the applicant(s)

I confirm that I have informed the applicants of the above Declaration and they are fully aware that Marsden Building Society will carry out a credit reference search and that the search will be recorded against them.

I confirm that I have the consent from my client(s) for the purposes of processing this Agreement in Principle and other enquiries necessary as a result of the search.

Signature of intermediary in the absence of the applicant(s)

Signed

Date

THE AGREEMENT IN PRINCIPLE IS NOT A MORTGAGE OFFER AND DOES NOT BIND THE SOCIETY TO MAKE ONE.

**If your Agreement in Principle is accepted and you decide to submit an application to us, please ensure that all supporting documents are included with the application as failure to provide this will delay assessment and impact the service we can offer to you and your client. Please visit the downloads section of our website where you'll find documentation checklists for each of our product ranges.**