



# Agreement in Principle

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This form should be completed and emailed to the Society  
email: [intermediaries@themarsden.co.uk](mailto:intermediaries@themarsden.co.uk)  
if you require an **Agreement in Principle Decision**.



What type of Agreement In Principle are you applying for?

UK Residential Mortgage	<input type="checkbox"/>	Expat Family Occupation Mortgage	<input type="checkbox"/>
UK Older Borrower Mortgage	<input type="checkbox"/>	Expat Buy to Let Mortgage	<input type="checkbox"/>
UK Retirement Interest Only Mortgage	<input type="checkbox"/>	UK Shared Ownership	<input type="checkbox"/>

## INTERMEDIARY MARKETING CONTENT

If you would like to be kept up to date with our product and criteria changes, please tick the box below.

By confirming you would like to join our newsletter, you are consenting to receive a newsletter from Marsden Building Society via email. To enable us to send the newsletter, we will use your name, email address and FCA number. If you would like to opt out at any time, please use the unsubscribe link in any of our emails or contact 01282 440583\*. Our privacy policy is available on our website [www.themarsden.co.uk/intermediaries](http://www.themarsden.co.uk/intermediaries) should you need more information regarding our use of your data.

Yes, I would like to keep up to date with the Marsden's products and criteria via your email newsletter

## 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 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 may be declined.

## BROKER DETAILS

Advisor name

Company name

Company address

  

Postcode

Telephone number

Email address

Company Status - Independent

Company FCA Registration number

Mortgage club name (if applicable)

Company Status - Appointed Rep

Company FCA Registration number

Network name

Network FCA Registration number

Level of service  Advised

## 1 APPLICANT DETAILS

### First Applicant

Title	Forename		
<input type="text"/>	<input type="text"/>		
Middle name(s) (Required)			
<input type="text"/>			
Surname			
<input type="text"/>			
Maiden name/Previous name (Required)	Date of birth		
<input type="text"/>	<input type="text"/>		
Retirement age			
<input type="text"/>			
Nationality	Are you a UK resident?	Yes	No
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
How long have you lived in the UK?	Permanent right to reside in UK?	Yes	No
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Current country of residence			
<input type="text"/>			
Have you ever had a Default or County Court Judgement registered against you?		Yes	No
<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>
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
<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>
Please provide full details in section 12.			
Total no of adult dependants	Ages		
<input type="text"/>	<input type="text"/>		
Total no of child dependants	Ages		
<input type="text"/>	<input type="text"/>		

### Second Applicant

Title	Forename		
<input type="text"/>	<input type="text"/>		
Middle name(s) (Required)			
<input type="text"/>			
Surname			
<input type="text"/>			
Maiden name/Previous name (Required)	Date of birth		
<input type="text"/>	<input type="text"/>		
Retirement age			
<input type="text"/>			
Nationality	Are you a UK resident?	Yes	No
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
How long have you lived in the UK?	Permanent right to reside in UK?	Yes	No
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Current country of residence			
<input type="text"/>			
Have you ever had a Default or County Court Judgement registered against you?		Yes	No
<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>
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
<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>
Please provide full details in section 12.			
Total no of adult dependants	Ages		
<input type="text"/>	<input type="text"/>		
Total no of child dependants	Ages		
<input type="text"/>	<input type="text"/>		

## 2 CURRENT ADDRESS DETAILS

For ex-pat borrowers please detail last UK addresses held.

### First Applicant

Current address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	Months	<input type="text"/>
Occupancy type - i.e. homeowner, renting etc			
<input type="text"/>			

### Second Applicant

Current address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	Months	<input type="text"/>
Occupancy type - i.e. homeowner, renting etc			
<input type="text"/>			

## 3 PREVIOUS ADDRESS DETAILS

### First Applicant

Previous address - If less than 3 years, please provide a full 3 years history			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	Months	<input type="text"/>

### Second Applicant

Previous address - If less than 3 years, please provide a full 3 years history			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
Postcode	Time at current address		
<input type="text"/>	Years	Months	<input type="text"/>

## 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 PENSIONS SAVINGS

	First Applicant		Second Applicant	
	Fund 1	Fund 2	Fund 1	Fund 2
Age applicant intends taking an income from these funds				
Type of investment and/or pension (i.e. Defined benefit, Defined contribution, Drawdown plan, SIPP)				
Pension/Fund provider and policy number				
<b>For defined benefit savings:</b>				
Annual pension income gross	£	£	£	£
Annual pension income net	£	£	£	£
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"/>
<b>For other pension savings:</b>				
Current fund value	£	£	£	£
Annual contributions (employer and employee)	£	£	£	£
Percent being taken as a lump sum (if applicable)	£	£	£	£
	Fund 3	Fund 4	Fund 3	Fund 4
Age applicant intends taking an income from these funds				
Type of investment and/or pension (i.e. Defined benefit, Defined contribution, Drawdown plan, SIPP)				
Pension/Fund provider and policy number				
<b>For defined benefit savings:</b>				
Annual pension income gross	£	£	£	£
Annual pension income net	£	£	£	£
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"/>
<b>For other pension savings:</b>				
Current fund value	£	£	£	£
Annual contributions (employer and employee)	£	£	£	£
Percent being taken as a lump sum (if applicable)	£	£	£	£

## 7 OTHER RETIREMENT INVESTMENTS AND SAVINGS

	First Applicant		Second Applicant	
	Fund 1	Fund 2	Fund 1	Fund 2
Age applicant intends taking an income from these funds				
Type of investment				
Provider and policy number				
Current fund value				
	Fund 3	Fund 4	Fund 3	Fund 4
Age applicant intends taking an income from these funds				
Type of investment				
Provider and policy number				
Current fund value				

## 8 BACKGROUND BUY TO LET MORTGAGES

First Applicant

Property 1

Property address

  
  
  

Postcode

Property 2

Property address

  
  
  

Postcode

Second Applicant

Property 1

Property address

  
  
  

Postcode

Property 2

Property address

  
  
  

Postcode

BTL Mortgages

Total number

Total value

Total outstanding balances

Total monthly mortgage payments

Total rent received

£

£

£

£

## 9 CURRENT RESIDENTIAL MORTGAGE

Current mortgage lender

Existing mortgage balance

Monthly mortgage payment

Value of existing property

£

£

£

## 10 MONTHLY OUTGOINGS

For ex-pat mortgages please detail currency paid in.

Council Tax	£
Utilities (Gas, Electric & Water)	£
Insurances (Buildings & Contents, Car, MPPI, Life Cover etc.)	£
Telephones/Mobiles	£
Pension	£
Rent (whilst working away from home)	£
Rent (Shared Ownership)	£
Education & Childcare (school fees, university costs, nursery fees, maintenance payments)	£
Service charges/Lease costs	£
Interest only repayment vehicle	£
BTL mortgage shortfall	£
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£
Credit card payments/overdraft - please calculate using 3% of balance	£
Loan repayments	£
Other - please detail	£

The Society will use ONS Data to calculate Council tax and Utility payments in respect of a House Purchase.

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.

## 11 NEW LOAN DETAILS

Purpose of loan	Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>	Deposit	£	Source of deposit	
Property use	Residential <input type="checkbox"/>	Buy to Let <input type="checkbox"/>	Confirm gifted deposit relationship	<input type="checkbox"/>	Purpose of capital raising	
Repayment type	Repayment <input type="checkbox"/>	Interest only <input type="checkbox"/>	Part & Part <input type="checkbox"/>	If Part & Part, please confirm value	Capital Repayment <input type="checkbox"/>	Interest only <input type="checkbox"/>
Repayment vehicle	<input type="text"/>		Is the property ex-local authority?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
			Is the property a new build?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
			If Shared Ownership, which Housing Association?	<input type="text"/>		
Rent achievable per calendar month (if buy to let)	<input type="text"/>		Property type i.e. detached, semi, terraced, flat etc.	<input type="text"/>		
Purchase price/valuation	LTV (%)	Term	If flat, which floor?	Year of construction?	Standard construction?	
£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Loan amount	Sale price (if selling existing property)		No. of floors?	No. of bedrooms?	Above commercial premises?	
£	£ <input type="text"/>		<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

12 ADDITIONAL INFORMATION

A large rectangular area with a light gray background and horizontal white lines, intended for providing additional information.



## 13 CUSTOMER DECLARATION

I/we 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 your 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 your joint application and/or anyone else referred to by you; authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred by you.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this Agreement in Principle you may be treated as financially linked and your 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 your 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 your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

I/we confirm that by signing this form, I/we consent to Marsden Building Society searching the files of a licensed credit reference agency and that the agencies will record details of the search whether or not a mortgage application relating to this agreement proceeds.

I/we also consent to Marsden Building Society discussing the results of the above search with the broker submitting the Agreement in Principle.

### 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.**

Signature of applicant(s)

Applicant 1

Date

Applicant 2

Date

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

Where the applicant(s) have not signed this form I confirm that I have informed them 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 AIP 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.**



01282 440583\*



[intermediaries@themarsden.co.uk](mailto:intermediaries@themarsden.co.uk)



[www.themarsden.co.uk/intermediaries](http://www.themarsden.co.uk/intermediaries)

FOR INTERMEDIARIES ONLY. YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Marsden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 206050. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ.

\*Calls will be recorded and may be monitored. FP1902182-001