

Decision in Principle Certificate

We are delighted to provide your Decision in Principle,
this should be a big help when it comes to securing your property.



Customer Name(s):

Reference Number:

Issued Date:

Your adviser:

The Important Part

Based on the information you've given us and our review of the mortgage market, we have approached a suitable lender and they have agreed on a loan amount of over years. This isn't a formal mortgage offer, we'll still need to make a full assessment of you and the property when you apply *. Use this Decision in Principle as a guide to help you decide which properties you can afford.

Next Steps

- You can use this certificate no matter which estate agent or builder you use or indeed you can use it if it's a private sale.
- We're happy to work with any estate agent or builder to manage the home buying process, so with your permission, we'll speak to them to confirm the decision. Feel free to ask them to call us on 03301 757265, or make contact with Cox & Flight via email to info@coxandflight.com.
- Once you've found a property, just call us with the details and we'll find the most suitable mortgage deal for you and your circumstances.
- When you're ready, we can easily turn this Decision in Principle into a full mortgage application – There's no need to tell us your information twice.
- As part of our service, we'll help you navigate the whole home buying process from start to finish to help minimise the stress, saving you time and effort.
- No two financial journeys are the same, so if something changes, simply give us a call and we'll take account of the changes in any advice we give you.

Protect your lifestyle and family

At Cox & Flight, we are passionate about protecting the things in life that matter to you. Speak to us for more details about how we can protect your income and lifestyle, should the worst happen- to keep you and your family safe in your new home. When you're ready, simply book an appointment and we'll review your exact circumstances and recommend a protection plan that's tailored to your precise situation.

* The Decision in Principle is subject to:

- The information you have supplied is correct
- Any Terms & Conditions that apply to the product
- A change in your circumstances/information may affect the lenders decision to proceed
- A satisfactory valuation of the property to be mortgaged

Important Points

This certificate does not secure a mortgage product, rates are subject to change. Securing a mortgage product requires a full mortgage application to be submitted and would be subject to the lenders criteria.

Your home may be repossessed if you do not keep up repayments on your mortgage