

Our Reference MA70A//12:23

26th August 2020



Halifax
PO Box 548
Leeds
LS1 1WU

Mr Vipul Goel and
Mrs Ankita Aggarwal
58 Annbrook Road
Ipswich
Suffolk
IP2 9JP

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Your mortgage roll number: 10/54886353- 6
Please use this number when you contact us about your mortgage application.

DECISION IN PRINCIPLE

If you have any queries regarding this document please contact NIDHI MAHESHWARI on 07917 097505 or NIDHI@MFINS.CO.UK.

Loan Information	A mortgage of £566,000 is available to Mr Vipul Goel and Mrs Ankita Aggarwal .
Subject To	<p>A satisfactory assessment of the property to be mortgaged.</p> <p>The information you have supplied to us being correct.</p> <p>The amount available may change depending on the type of property you choose as with certain types of property we may ask you to put down a bigger deposit.</p>
Expiry Date	Provided you meet the conditions of this Decision in Principle, we will be able to make you a full mortgage offer if you make a full mortgage application before 24 November 2020.

Please Note

You should not enter into a binding legal commitment to buy a property until you have received, and are happy with, the full mortgage offer.

You must tell us if any of the information you have given us changes. You must also tell us if something happens, or is likely to happen, which might affect our decision to make you a mortgage loan.

We will set out full details of the terms on which we will make the loan in the mortgage offer.

We credit score all mortgage applications. The decision in principle has been based on certain assumptions which may change once you apply for a mortgage and your needs and circumstances have been fully assessed. This may mean the amount available is subject to change.

This document does not contain all of the details you need to choose a mortgage. Please make sure that you obtain a Mortgage Illustration before you make a decision.

YOU MUST BE 18 OR OVER AND GIVE US A MORTGAGE OVER YOUR PROPERTY.

YOUR PROPERTY IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Next Steps

You need to: Find a property and tell us the details.

Provide the last monthly payslip or last 2 weekly payslips for:

- Mr Vipul Goel

You will need to make sure the property is insured before you enter into a commitment to buy.

Make sure the property is insured (when you find a property).

Fees payable to the lender.

Pay any fees.

We will: Request references from employers, landlords or lenders when applicable.

Need a satisfactory property risk assessment.