

# Decision in Principle (DIP) Property Decline Appeal Form

**To be used when your client(s) would like to challenge the Decision in Principle property decline. Not to be used for affordability or post valuation appeals.**

Please email this form along with any attached evidence to [propertydip.declines@nationwide.co.uk](mailto:propertydip.declines@nationwide.co.uk). We'll provide an update within 2 working days.

<b>NFI Online case number</b>	
<b>Property address</b>	
<b>Property postcode</b>	
<b>Property DIP decline reason</b>	

**The most up to date property information available is used in making the Decision in Principle. Please provide the relevant evidence below, without which your appeal can't be considered. Provision of the evidence doesn't guarantee the DIP decline decision will be overturned, and where the decline is overturned the property will still be subject to our standard valuation assessment as part of the Full Mortgage Application (FMA).**

<p><b>Flood risk declines</b></p> <ul style="list-style-type: none"> <li>Flood defences have been implemented within the last 3 months, OR</li> <li>The property is currently insured and the insurer is aware of the flood risk</li> </ul> <p>e.g. New Build plans showing flood defences</p>	<p>Please attach the evidence when you email this form</p>
<p><b>Short lease declines</b></p> <ul style="list-style-type: none"> <li>Confirmation the applicant(s) owns, or is intending to purchase the Freehold Title.</li> <li>If the applicant is extending the remaining lease term, provide a letter from the solicitor confirming: <ul style="list-style-type: none"> <li>Length of Lease (years)</li> <li>Date of commencement of Lease</li> <li>Ground Rent (£ amount)</li> <li>Ground Rent review frequency</li> <li>Ground Rent increase methodology (e.g. RPI linked)</li> </ul> </li> </ul>	<p>Please provide confirmation of freehold ownership in the box below or attach the lease extension letter from the solicitor when you email this form.</p>
<p><b>Address hold declines</b></p> <ul style="list-style-type: none"> <li>The customer is porting their Nationwide mortgage from another property on the same site / in the same area, OR</li> <li>The customer is changing their property from a previously accepted application to a different property on the same site, OR</li> <li>The customer is resubmitting an application on a previously accepted property where the offer has expired</li> </ul>	<p>Please provide comments and details in the box below</p> <p>e.g. details of previous application, existing mortgage account number</p>

**Please use the box below for additional information or comments**

**Declaration**

I confirm that all relevant statutory provisions including requirements under the Financial Services & Markets Act have been satisfied. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise, arrange or introduce the business or is exempt from authorisation. I am fully aware that quality checks will be carried out on the validity of the information contained in this form.

Intermediary's name	<input type="text"/>	Company FCA number	<input type="text"/>
		If you are an Appointed Representative this is not your Principal's FCA name or number	
Please sign within white box	<input type="text"/>	Date	<input type="text"/>