

MORTGAGE FACT FIND

Client (s):		
Address:		
Postcode:		
Email Address:		
Tel No (s): Home: Mobile Work		
Adviser:		
Date of fact find:		

To ensure that suitable advice is provided and recommendations are based on your current financial circumstances it is important that questions are answered as fully and accurately as possible.

Client Details:

	FIRST APPLICANT	SECOND APPLICANT
Full Name: - SURNAME FORENAMES		
Previous Surname (if applicable)		
Date of Birth		
Smoker Status	YES / NO	YES / NO
Nationality		
Relationship to other applicant	<ul style="list-style-type: none"> • Spouse • Engaged • Partner • Other 	<ul style="list-style-type: none"> • Spouse • Engaged • Partner • Other
Dependants	Yes / No Ages:	Yes / No Ages
Current Residential Status	Owner/ Tenant/ LWP/ Other	Owner/ Tenant/LWP/ Other
If renting how much do you pay?	£ per week/month	£ per week/month
Are you on the electoral role at your current address	Yes / No	Yes / No
Length of time at current address	Yrs Mths	Yrs Mths
If less than 3 years give previous address		
Length of time at previous address		
Are there any foreseeable changes to your circumstances? If yes, what are they? (E.g – new baby, redundancy, promotion)	Yes/No	Yes/No

Credit History

Have you ever had a mortgage or loan application refused?		
Have you ever had a judgement for debt or loan default registered against you		
Have you ever been declared bankrupt or made arrangements with your creditors?		
Have you ever failed to keep up repayments under any previous or current mortgage, rental or loan agreement?		
Notes:		

If you answered Yes to any of the above, please give full details using the continuation sheet if necessary

Occupation

	FIRST APPLICANT	SECOND APPLICANT
Current employer and address		
National Insurance Number		
Occupation / Job title		
Employment status—are you? If “other” give details	<ul style="list-style-type: none"> • Employed • Self-employed • Contract worker • Pensioner • Other 	<ul style="list-style-type: none"> • Employed • Self-employed • Contract worker • Pensioner • Other
On what basis?	Permanent / Temporary / Contract	Permanent / Temporary / Contract
If contract specify term of contract		
Time in current employment	Yrs Mths	Yrs Mths
Details of probationary period, if any :		
If employed less than one year – detail your previous occupation, employer and dates of employment.		
What age do you intend to retire?	50 / 55 / 60 / 65 other	50 / 55 / 60 / 65 other

Income

Basic gross Income p.a		
Guaranteed Commission overtime/bonuses		
Other non-guaranteed overtime/bonuses		
Other income (pension, investment, Rental, state benefits allowances etc)		
Total annual Gross Income		
Total Net monthly income		

If self-employed

Number of years accounts available? _____	1)	1)
- Net profit last year	2)	2)
- Previous year	3)	3)
- Year before that		

Assessment of Monthly Expenditure

	FIRST APPLICANT	SECOND APPLICANT
Credit Cards (Total amount o/s)	<u>Per Month</u>	<u>Per Month</u>
Do you repay in full monthly?	Yes/No	Yes/No
Loans/Hire purchase (Total amount/term o/s)		
Rental agreements or Other debts		
Are any of the above amounts outstanding to be added to the mortgage advice? If yes – please provide details		
Are you making any child maintenance or alimony payments?		
If yes is this court mandated, informal or by attachment of earnings?		
Other Expenditure Food: Social: Savings: Bills: School fees: Other: Total estimated:		
Total expenditure per month		
Amount of disposable income available for objectives		

If you are not willing to discuss your expenditure in detail please provide the following information?
Failure to disclose your expenditure could effect our recommendation to you

How much of your monthly disposable income do you feel could be set aside to achieve your objectives?

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Assets

House		
Any other Assets		
TOTAL ASSETS		
Category of applicant	<ul style="list-style-type: none"> • First Time Buyer • Mover • Re-mortgaging • Right to Buy • Shared ownership scheme • Borrowing an additional amount 	<ul style="list-style-type: none"> • First Time Buyer • Mover • Re-mortgaging • Right to Buy • Shared ownership scheme • Borrowing an additional amount

Current Mortgage

	FIRST APPLICANT	SECOND APPLICANT
Lender		
Account number		
Amount outstanding		
Repayment date		
Do you have a 2 nd charge (i.e any other secured loans on your property) if yes give details		
Current monthly payment and interest rate		
Product type (Fixed, Capped, Discounted, Variable, Tracker) if applicable when does this end?		
Repayment method	<ul style="list-style-type: none"> • Capital & Repayment • Interest Only • Split arrangement 	<ul style="list-style-type: none"> • Capital & Repayment • Interest Only • Split arrangements
Are the current mortgage terms portable	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What, if any, penalties are attached to the mortgage for transferring or repaying?		
Are you prepared to pay these if you transfer/repay your current mortgage	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Repaid on death	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Repaid on Critical Illness	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Covered on Sickness, Accident or Redundancy	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If selling – what is valuation price?		

New Mortgage

Reason for mortgage?	
Address of property to be mortgaged	
Postcode	
Is this your primary residence?	
If no give details	
Price of property being purchased?	
Type of mortgage required: Fixed / Capped / Discounted / Variable / Tracker	
How much do you wish to borrow?	
Over what term?	
Do you wish to add any other outstanding debts to the amount?	
Give details.	
Amount of deposit?	
Source of funds available? (Own bank/bsoc, parents, friends, builder)	
Funds available to complete this transaction (deposit, fees etc)?	
Is the vendor / builder paying any of these?	
Is the property of a non-standard construction? (thatched roof, barn conversion etc)	
Property Tenure - If leasehold how long is left on the lease	<ul style="list-style-type: none"> ● Freehold or Leasehold <p style="text-align: center;">_____</p>
Property Type	<ul style="list-style-type: none"> ● House/ ● Bungalow ● Flat/apartment ● Other
Are any home improvements planned?	
<u>If Shared Ownership</u>	
a) Percentage to be purchased	
b) Details of share ownership scheme?	
<u>If borrowing additional amount</u> please give reason and brief details here.	

LIFE COVER REQUIREMENTS

	FIRST APPLICANT	SECOND APPLICANT
Date of Birth		
Smoker Status	YES / NO	YES / NO
Existing cover:- Sum assured Term Expiry Date Life / CIC		
Any existing health issues or recent operations		
Any medication		

BUILDINGS/CONTENTS REQUIRED

If you require a buildings &/or Contents Insurance quote, please state preferred contact time	11 am – 2 pm 2 pm – 5 pm 5pm – 7 pm	
Preferred phone numbers		
Amount of cover required		

BANK DETAILS

ACCOUNTANT DETAILS

SOLICITOR DETAILS

ANY OTHER INFORMATION