

**Date:****Surnames:****Adviser:**

## Mortgage Fact Find – Private Customer

The information requested in these pages is entirely confidential. It is both personal and financial information which is essential in assisting your adviser in offering you the best available mortgage advice as required by the Financial Services and Markets Act 2000.

### Section 1: Applicant Details:

Tick if Joint Application: <input type="radio"/>	First Applicant – M/F	Second Applicant - M/F
Surname & Title		
First Name (s)		
Previous name (s) if relevant		
Nationality		
Date of Birth (dd/mm/yyyy)		
Marital Status		
Smoker	Yes/no	Yes/no
Relationship to second applicant		
Dependants if any	Number – Ages -	Number – Ages -
Current Address:	Postcode: Date moved to this address: On Electoral Role <input type="radio"/>	Postcode: Date Moved to this address: On Electoral Role <input type="radio"/>
If above less than 3 years, advise previous address:  <b>If less than 3 years please provide other previous address &amp; dates in space later in report.</b>	Postcode: Time at this address:	Postcode: Time at this address:
Contact Details: <b>E-mail address:</b> <b>Prefer contact by:</b>	Phone (H) (W) (M)	Phone (H) (W) (M)
Current residential status	<input type="radio"/> owner <input type="radio"/> tenant <input type="radio"/> living with parents	<input type="radio"/> owner <input type="radio"/> tenant <input type="radio"/> living with parents
In the past 3 years- No of Moves: Number of remortgages:		
Purpose of Mortgage	<input type="radio"/> First Time Buyer <input type="radio"/> Right to Buy <input type="radio"/> Capital Raising	<input type="radio"/> Purchase <input type="radio"/> Buy to Let <input type="radio"/> Let to Buy <input type="radio"/> Remortgage <input type="radio"/> Shared Ownership <input type="radio"/> Debt Consolidation
Method of Repayment	<input type="radio"/> Capital & Interest <input type="radio"/> Interest Only	<input type="radio"/> Part/Part
Additional Borrowing	Purpose:	Amount: £
Anticipated changes to circumstances (if yes, please specify)		

## Section 2: Income Details

	First Applicant	Second Applicant
Occupation		
Employment Status	<input type="radio"/> Employed <input type="radio"/> Self-Employed <input type="radio"/> Director – Shareholding ___% <input type="radio"/> Pensioner <input type="radio"/> Houseperson <input type="radio"/> Invalidity/sickness benefits <input type="radio"/> Contractor – Contract length___ End date: <input type="radio"/> Other Details _____	<input type="radio"/> Employed <input type="radio"/> Self-Employed <input type="radio"/> Director – Shareholding ___% <input type="radio"/> Pensioner <input type="radio"/> Houseperson <input type="radio"/> Invalidity/sickness benefits <input type="radio"/> Contractor – Contract length___ End date: <input type="radio"/> Other Details _____
Is your job:	Full time / part-time	Full time / part-time
Is your employment contract?	Permanent /Temporary	Permanent /Temporary
Time in Employment	Current Job ___yrs ___ months Continuously _____ yrs	Current Job ___yrs ___ months Continuously _____ yrs
Employed Income per annum	£ _____ paid w/m/q/a	£ _____ paid w/m/q/a
Guaranteed additional (bonus, overtime etc) per annum	£ _____	£ _____
Regular additional (bonus, overtime etc) per annum	£ _____	£ _____
Other Income <b>Specify:</b>	£ _____	£ _____
Employers Name & Address		
Employers Phone/Fax numbers		
Expected Retirement Age		
Self Employed Income per annum	£ _____	£ _____
Number of years accounts		
Net Profit Last Year	£ _____	£ _____
Previous Year	£ _____	£ _____
Year before that	£ _____	£ _____
Other Income per annum Give Amounts & Details	£ _____ £ _____ £ _____	£ _____ £ _____ £ _____

## Section 3. Solicitor Details

Your Solicitor Name & Practice Address	
Contact Phone/Fax Numbers	

## Section 4. Financial Details

Please list any outstanding debts and regular outgoings. Include Loans, HP agreements, credit cards, store cards, catalogues, mail orders, overdrafts, childcare and maintenance payments. If the applicant intends to redeem any of these prior to mortgage completion, please state 'redeem' in the final payment box.

### First Applicant

Lender	Type of Loan e.g., car	Monthly Payment	Current Balance	Final Payment Date
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#### Unsecured Loans:


#### Secured Loans:


### Second Applicant

Lender	Type of Loan e.g., car	Monthly Payment	Current Balance	Final Payment Date
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#### Unsecured Loans:


#### Secured Loans:


	First Applicant	Second Applicant
Are any of the above to be added to the mortgage	Yes / no How much £	Yes / no How much £
Accident, Sickness and Unemployment Insurance Cover in force?	Yes / no Which? ASU / AS / U Amount of cover £ After how many weeks?	Yes / no Which? ASU / AS / U Amount of cover £ After how many weeks?
Term Assurance in force? With Critical Illness	Yes / no Yes / no Level cover / reducing cover	Yes / no Yes / no Level cover / reducing cover
Sum Assured /cover amount	£	£
Endowment Policy in force? With Critical Illness	Yes / no Yes / no	Yes / no Yes / no
Sum Assured /cover amount	£	£
Maturity Date	/ /	/ /

	First Applicant	Second Applicant
<b>Adverse Credit Details</b>		
Have you ever had a mortgage or loan application refused?	Yes / no	Yes / no
Are there any CCJs or loan defaults registered against you or your company?	Yes / no	Yes / no
Have you ever been declared bankrupt	Yes / no	Yes / no
Have you ever had a property repossessed	Yes / no	Yes / no
Have you ever failed to keep up payments or previous mortgage rental or loan agreements?	Yes / no	Yes / no
Have you ever entered into arrangements with creditors (IVA)?	Yes / no	Yes / no

**Adverse Credit: First Applicant**

Adverse Type	Amount £	Date Registered	Satisfied	Reason

**Adverse Credit: Second Applicant**

Adverse Type	Amount £	Date Registered	Satisfied	Reason

**Notes**

## Section 5. Current Mortgage Details

	First Applicant	Second Applicant
Current Lender		
Account Number		
Term Remaining (Years)		
Repayment Method	<input type="radio"/> Capital & Interest <input type="radio"/> Interest Only <input type="radio"/> Part/Part £_____ IO £_____ CI	<input type="radio"/> Capital & Interest <input type="radio"/> Interest Only <input type="radio"/> Part/Part £_____ IO £_____ CI
Capital Balance Outstanding	A £	
Redemption Penalty amount (include Cashback if applicable)	B £	
Total payable on Redemption	A+B £	
Are you prepared to pay penalty on transfer (if applicable)	Yes / no	Yes / no
Current Interest Rate	%	%
Interest Rate Type	<input type="radio"/> Variable <input type="radio"/> Flexible <input type="radio"/> Capped <input type="radio"/> Discount <input type="radio"/> Tracker <input type="radio"/> Fixed <input type="radio"/> Libor <input type="radio"/> Other (_____)	<input type="radio"/> Variable <input type="radio"/> Flexible <input type="radio"/> Capped <input type="radio"/> Discount <input type="radio"/> Tracker <input type="radio"/> Fixed <input type="radio"/> Libor <input type="radio"/> Other (_____)
Monthly Payment Amount	£	£
Date end of Product Period and Redemption if different		
Is current Mortgage portable to a new property	Yes / no	Yes / no
If selling what is the sale price	£	£

Buy to Let		
Do the clients have any investment Properties? If so how many	Yes / no Number of Properties:	Yes / no Number of Properties:
Please give the total estimated Rental Value	£	£
The Monthly Rent paid by tenants	£	£
Current Rental Details		
Landlord Type	<input type="radio"/> Private <input type="radio"/> Council <input type="radio"/> Agency	<input type="radio"/> Private <input type="radio"/> Council <input type="radio"/> Agency
Contract Length (Months)		
Notice Period (Months)		
Rent Charge per month	£	£
Includes Bills	Yes / no	Yes / no

## Section 6. Required New Mortgage Details

Is this a re-mortgage on the current property	Yes / no	
If not, then what is the address of the property to be mortgaged	Postcode:	
Will the Property be occupied within 30 days of completion	Yes / no	
Purchase Price/ Current Valuation	£	
Is there a home report valuation? If so, what is value?	Yes / no	£
Home Report prepared by (name & address of provider):		
Loan Amount Required and over how long	£	over ____ years
Loan to Value %	%	
Amount of fees to be added	£	
Tenure	<input type="radio"/> Freehold <input type="radio"/> Leasehold <input type="radio"/> Feudal	
Property Type	<input type="radio"/> House <input type="radio"/> Maisonette <input type="radio"/> Flat <input type="radio"/> Bungalow <input type="radio"/> Other (_____)	
Construction Type & Age of Property	Type:	Age:
Source of Additional Funds (If not from own money then give details)		
Is the property being purchased under a council 'Right to Buy' Agreement?	Yes / no	
Estimated Value	£	
Borrowing more than purchase price - if so give details	Yes / no	If yes, why:
<u>Shared Ownership:</u> Percentage Purchased Staircasing (specify)	%	
Name of Shared Ownership Body		
<u>Leasehold Property:</u> Remaining Lease (years)		
Option to extend lease	Yes / no	
Percentage of commercial use	%	
If flat then number of flats in block If flat, then location (floor/storey)		
Details of any home improvements planned (costs and timescales)		
	<b>First Applicant</b>	<b>Second Applicant</b>
Is the proposed property the only one the clients will have a mortgage on? If not, give details.	Yes /no Details:	Yes / no Details:

## Section 7. Key Information about Clients Requirements

Is clients income expected to increase significantly within the near future? If yes, give details	Yes / no
Is clients expenditure (other than mortgage costs) expected to increase significantly within the near future? If yes, give details	Yes / no
Are clients planning to repay some or all of their mortgage within the foreseeable future?	Yes/ no
Does the new loan need to be portable?	Yes / no
Which of the following features are important to the clients?	
To cap your mortgage costs for a certain period	Yes / no
To fix your mortgage costs for a certain period	Yes / no
To track the base rate for a certain period	Yes/ no
To discount the lender's variable rate for a certain period	Yes / no
To be able to offset a current account against your mortgage	Yes / no
Flexibility to vary the repayment amount or take payment holidays	Yes / no
Access to an initial cash sum (cash back)	Yes/ no
No early repayment charges at any time	Yes / no
No tie in after any fixed, tracker, discount or capped interest rate ends	Yes / no
No higher lending charge	Yes / no
Speed of Mortgage completion	Yes/ no
Ability to add fees to the loan	Yes / no
Want the certainty of the mortgage being repaid at the end of the term	Yes / no
Are comfortable if all or part of the mortgage capital is repaid from the proceeds of a savings product or other repayment vehicle	Yes/ no
What is the clients attitude to the risk of repaying their mortgage	<input type="radio"/> Adverse <input type="radio"/> Balanced <input type="radio"/> Adventurous
Do the clients require -	
Payment Protection/Income Protection Insurance? If yes, how much cover?	Yes/ no £
Do they want the benefit payment to be in excess of the mortgage repayment?	Yes / no
Type of Cover required?	Joint / single
Do the clients require a quotation for buildings and contents insurance	Yes / no
NOTES	

## Section 8. Declarations

**DO NOT SIGN THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED WITH THE CONTENT OF THE INFORMATION. IF YOU HAVE ANY QUESTIONS OR ARE UNSATISFIED WITH ANY ASPECT, PLEASE ASK FOR ASSISTANCE BEFORE SIGNING THIS DOCUMENT OR ANY OTHER MORTGAGE FORMS.**

We agree that this factfind is a true record of my/our discussions, and that this information is true to the best of my/our knowledge. I/We accept that this fact find relates only to mortgages and is not a fact find for investment advice regulated under the Financial Services and Markets Act.

I/We confirm that the personal and confidential information provided by me/us can be disclosed by the firm for the purposes of arranging a mortgage on my/our behalf and that I/we have read this completed fact find before signing below.

**First Applicant's signature**

X

**Second Applicant's signature**

X

**Date**

**Date**

### Data Protection

**We will treat all your personal information as private & confidential (even when you are no longer a customer) except where disclosure is made at your request or with your consent in relation to arranging a mortgage. We would also explain that you have a right of access under the Data Protection Act 1998 to your personal records held on our files. We would advise you that our files may be submitted to the Financial Conduct Authority for compliance monitoring and no other purpose.**

### Adviser's Statement

I confirm that the applicant(s) have read and agreed the statements before signing the declaration and that I have provided them with a copy of this.

I also confirm that I have provided the applicant(s) with a copy of my firms Combined Initial Disclosure Document.

Where advice has been given and I am not fully competent to offer advice and a recommendation in accordance with the Financial Services Authority Regulations, I confirm that I am currently under the supervision of the person named below. My Supervisor will review my work and by signing the document below, is confirming that they are satisfied that I have acted correctly and that they take responsibility for my actions in this case.

### Supervisor's Statement (where advice has been given by a trainee adviser)

I confirm that I have reviewed and inspected the details contained within this fact find and that I am satisfied that the document has been completed correctly and in accordance with my firms procedures. Because the named adviser is not fully competent my signature below indicates that I take full responsibility for the actions of the adviser in this case.

**Adviser's Name:**

**Supervisor's Name:**

**Adviser's signature**

**Supervisor's signature**

X

X

**Date**

**Date**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**