

FACT FIND

Office Use only:

Client Reference: (Key)	
Clients Names:	
Date of completion:	
Date Terms of Business issued:	
Date Fact Find updated:	
Adviser:	
Administrator:	
Purpose:	

Financial Services and Markets Act 2000

Independent Financial Advisers and mortgage brokers are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help your adviser provide advice that meets your needs. If, for any reason, you decline to answer any, or all the questions or, if you fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be best advice, as it can only be based on the information provided.

Mortgage & Insurance Fact Find

1.YOUR PERSONAL DETAILS

		1 st Applicant	2 nd Applicant
Title: (Mr. Mrs. Ms. Miss. Dr. other)			
First name:			
Middle Name/s:			
Surname:			
Previous surname other / maiden name:			
If name has changed, please state date of change			
Current Address:			
Sex: Male / Female:			
Date of Birth:			
Contact telephone numbers – Home:			
Work:			
Mobile:			
Email address:	1 st Applicant		
Email Address:	2 nd Applicant		
Marital/Civil Status:			
Relationship to other applicant: e.g. spouse			
Nationality: (as shown on passport)			

In which country were you born?				
Do you have permanent rights to reside in the UK?				
How long have you lived in the UK?				
How many children or dependents do you have?				
How many are living at home with you?				
Dependents:	Name	Date of birth	Relationship	Living with you
Date moved into your current address:				
Current residential status: (owner/Tenant/etc.)				
Are you on the electoral roll at your current address?				
If you own this property what is the current value?				
If renting now, how much rent do you pay per month?				
Are you leaving this rental accommodation now?				
Previous address: <i>we need to know where you have lived for the last three years. If you need more space, use the notes section</i>				
Provide date you moved to this address:				
Did you own or rent this property?				
HEALTH QUESTIONS: Are you in good health?				
Have you smoked in the last 12 months?				
Do you have any medical conditions? if yes use notes:				

2.EMPLOYMENT DETAILS *(if you own more than 20% company shares please complete self-employed section)*

	1 st Applicant	2 nd Applicant
Your occupation or job title:		
Are you full time, part time?		
Employer Name:		
Employer Address:		
Employer Telephone No:		
Type of Industry: i.e. Health, Transport etc.		
Your start date:		
If you are on probation, when until: (date please)		

2a. SELF EMPLOYED *(sole traders and directors with 20% or greater shareholding)*

Your occupation or title:		
Name of the Business:		
Address of the Business:		
Your percentage stake in the business:		
When was the business established?		
When did you become a director / owner?		

Type of Industry: i.e. Health, Transport etc.		
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2b. IF YOU ARE A CONTRACT WORKER:

Date started working on a contract basis:		
Start date of current contract:		
When is the contract due to end?		
Is the contract likely to be renewed?		
Address of main contractor:		

2c. OTHER QUESTIONS WE NEED ANSWERS TO:

What is your National Insurance No.?		
At What age do you expect to retire?		
What is your employer's normal retirement age?		

2d. ADDITIONAL EMPLOYMENT DETAILS *(other business / second job or other work)*

	1 st Applicant	2 nd Applicant
Your occupation or job title:		
Are you full time, part time?		
Employer Name:		
Employer Address:		
Employer Telephone No:		

Type of Industry: i.e. Health, Transport etc.:		
Your start date:		
IF SELF EMPLOYED: Your occupation or title:		
Name of the Business:		
Address of the Business:		
Your percentage stake in the business		
When was the business established?		
When did you become a controlling director / owner?		
Type of Industry: i.e. Health, Transport etc.		
IF CONTRACTOR: Start date of current contract		
When is the contract due to end?		
Is the contract likely to be renewed?		
Address of main contractor:		

2e. PREVIOUS EMPLOYMENT *(We need last three years' employment history. Use notes section if not enough space)*

Were you Employed or Self Employed?		
What was your occupation / Job Title?		

Employer or Business name and address:		
Type of Industry: i.e. Health, Transport etc.		
Start date:		
End date:		

3. INCOME DETAILS (employees not running their own business)

	1 st Applicant	2 nd Applicant
If employed: Basic salary p.a.		
Guaranteed additional p.a. (overtime, bonus etc.)		
Regular additional p.a. (overtime, bonus etc.)		
Total annual gross income:		
Net monthly take home pay:		

SELF EMPLOYED / COMPANY DIRECTORS

Directors salary:		
Dividends taken last year:		
Dividends taken the previous year:		
Net profit last year in your accounts:		
Previous year:		
Year before that:		
What month does your trading year end on?		

Are you able to prove your income?		
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RETIREMENT INCOME *(If you are already retired or planning retirement within the next 10 years please complete below)*

Current state pension:		
Current private / company / final salary or other pension:		
Projected state pension if not yet retired:		
Projected private / company / final salary or other pension:		

Other income not stated above, please give details in notes:		
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3a. FINANCIAL COMMITMENTS

How much do you owe, in total, on Credit Cards?		
What are your total monthly loan payments? <i>(exclude mortgage)</i>		

Please also complete the separate Budget Planner so we can fully assess your affordability

4.CREDIT HISTORY *(please provide copies of your latest credit report/s)*

Have you ever had any adverse credit issues?		
Have you ever had a mortgage or a loan application refused? If you answer yes to this question, please explain the circumstances in the notes section.		
Have you had a judgment for debt (CCJ) or a loan Default registered against you?		
Have you ever been declared bankrupt?		
Have you ever had an IVA, CVA, been in a Debt Management plan or made any arrangements with creditors?		
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?		
Do you anticipate having funds available to reduce your debt? If yes, please provide more details in the notes section.		

5. CURRENT MORTGAGE DETAILS

Lender:		Owner/s named on mortgage:	
Amount outstanding:		Interest rate:	Term remaining:
Account No.:		Monthly payment:	Is this a Buy to let?
Do you wish to redeem this mortgage?		If yes would there be any penalties?	
How much is the penalty? <i>(if applicable)</i>		When is the penalty end date?	
Is this a repayment, interest only or split mortgage?			
If interest only how are you going to repay the capital?			
If not your main residence, please provide the address of the property this mortgage relates to?			

6. ABOUT YOUR MORTGAGE REQUIREMENTS (Purchase or Re-Mortgage) 1st charge

What is the purpose of this loan? <i>select from: house move, remortgage, capital raising, buy to let, lifetime mortgage, right to buy, help to buy, further advance, 2nd property, debt consolidation and state if you are a first-time buyer</i>			
Loan amount required?		Over what term?	
Do you want a repayment mortgage?		Funds available as a deposit:	
Do you want a 'particular type' of mortgage <i>i.e. fixed, tracker, offset, flexible other? Please state reason</i>			

If you require further borrowing for capital raising or clearing debts, a 2nd Charge or Further Advance Mortgage may be more appropriate for you, please state:

Additional borrowing required?		Over what term?	
Notes: <i>(use this section to note down your requirements and the purpose of the additional borrowing)</i>			

7.ABOUT THE PROPERTY TO BE MORTGAGED

Property address:			
Whose names are going to be on the title deeds?			
What is the current market value?		If buying what is the purchase price?	
If this is a local authority right to buy purchase, what is the discounted purchase price?			
Property type: i.e. semi-detached, terraced, detached?		When was the property built?	
How many Bedrooms?		How many Bathrooms?	
		How many Receptions?	
		How many Kitchens?	
Does the property have a Garage or Parking Space? (please specify which)			
Is the property of non-standard construction? (i.e. thatched roof, barn conversion etc.) if YES, please state which:			
Is it freehold, leasehold, other?		If leasehold how many years left on lease?	
Are you or a family member going to live in the property?		Do you intend to let the property? If yes see BTL:	

Shared ownership only:

If you are buying on a Shared Ownership scheme what percentage of the property are you buying?			
Which Shared Ownership company?		What will be the monthly rental on remaining share?	

Buy to Let only

These next questions relate to buy to let properties only.			
If letting home many tenants are occupying the property?		What is the expected rental income?	
Is this going to be single, multi-let, HMO or commercial?		If HMO is it licensed?	
Is the property above or adjacent to commercial premises?		Is the property Ex. Local authority?	
Has there been any recent refurbishment or conversion (or is there any planned) please provide details:			

8. Key information about the type of mortgage applicable to you

To give you a high standard of service, we need to understand your requirements, attitudes and objectives to help us to provide you with a mortgage fitting your needs and relevant to your circumstances. State a reason where you answer 'Yes'.

Is either your income or expenditure likely to change in the foreseeable future	
If your income is likely to change please detail and explain amount and reason:	
If your expenditure is likely to change please detail and explain amount and reason:	
Do you plan to pay off some or all the mortgage in the near future?	
if answered yes to the above, please provide approximate timescale / Amount / Reason:	
Mortgage requirements: please provide answers to these questions along with your reasons and timescales:	
Would you prefer a FIXED, VARIABLE or TRACKER rate mortgage? Please see further explanation below:	
<p>FIXED RATE: a rate fixed for a set period normally 2,3 or 5 years VARIABLE RATE: a rate that can move up or down in line with general interest rate movements by the Bank of England or the lenders themselves. TRACKER RATE: a variable rate that is normally tied to the Bank of England base rate that may move up or down (i.e. a 2% tracker would be BBR + 2% so currently 2.25%) DISCOUNT RATE: a variable rate discounted from the lenders standard variable rate that may move up or down in line with changes to the lenders standard variable rate CASHBACKS: some lenders offer cashbacks, we will consider these if we believe it's the most suitable arrangement.</p>	
Which of the following are important to you? please answer yes or no:	
a. no early repayment charges at any time?	
b. no early repayment charge overhang after selected rate ends?	
c. do you need to complete by a specific date, if yes please state?	
d. do you want to add the lenders arrangement fee to the loan?	
e. do you want to make overpayments?	
f. do you have a legal representative or want us to instruct solicitors?	
g. are you happy to pay a valuation fee?	

PROFESSIONAL LANDLORDS ONLY (please complete the additional property portfolio spreadsheets)

What is the total value of all the properties in your portfolio?	
What is the total borrowing on all the properties in your portfolio?	
What is the total rental income you receive from all properties in the portfolio?	

NOTES: use this section to provide information that you could not include above.

1.PERSONAL:	
2.EMPLOYMENT:	
3.INCOME:	
4.CREDIT HISTORY:	
5.CURRENT MORTGAGE:	
6.MORTGAGE REQUIREMENTS:	
7.THE PROPERTY TO BE MORTGAGED:	
8. MORTGAGE TYPE:	
OTHER NOTES:	

ATTITUDE TO RISK:

If you are not taking a repayment mortgage, do you understand the risks involved with an interest only or part interest only mortgage?	
And if so are you happy to accept those risks?	
If interest only, describe how are you going to repay the capital outstanding when the term ends?	
If considering Bridging or Equity Finance what is your exit strategy?	

DEBT CONSOLIDATION *(if you are considering this, please read, and answer the following questions)*

	1 st Applicant	2 nd Applicant
If adding debts to the mortgage, do you understand the associated costs?		
That the term may be longer so, over the term you could pay more?		
That the debt is now secured and these may have previously been unsecured?		

BUDGET AVAILABILITY *(This is an important question)*

What's your affordable monthly budget to meet your mortgage and protection needs? Consider rate rises in the future:		
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EXISTING PLANS (life cover and family protection plans)

(If considering taking out a mortgage or loan. It's important you consider the consequences should the worse happen)

What level of protection do you currently have for yourself and your family?

	1 st Applicant	2 nd Applicant
If either of you died today how much lump sum death benefit would you receive?		
And what income would you continue to receive?		
If either of you had a critical illness today how much lump sum would you receive?		
And what income would you continue to receive?		
If you couldn't work for a prolonged period how much income would you receive?		
If you have ongoing income how long will it be paid for?		

COVER REQUIRED (life cover and family protection plans)

	1 st Applicant	2 nd Applicant
Is it important that you protect against the financial consequences of death?		
Is it important that you protect against the consequences of a critical illness?		
Is it important that you protect against the consequences of sickness or disability?		
Do you or your partner require Private Medical Insurance?		
Do you wish to protect your property with buildings insurance cover?		
Do you wish to protect your personal possessions through contents insurance cover?		
Have you made a will?		
Is the will up to date or does it need to be reviewed?		

Declaration

I/we confirm that the information I/we have provided is to the best of my knowledge correct. I/we have provided this information understanding that it is used to form the basis of any advice and recommendations made to me/us and that I/we am/are not under any obligation to take up any recommendations made.

I/we understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, I/we understand that I/we must be sure of my/our ability to meet that commitment having given consideration to all other expenditure, and the provision of any emergencies, which may require access to funds.

I/we confirm I/we have received an Initial Disclosure Document (terms of business). I/we understand that the Initial Disclosure Document (terms of business) should be read carefully.

I/we further declare that if I/we did not wish to disclose certain financial information, I/we am/are aware that this may prevent my adviser from being able to identify areas where it might have been appropriate to make recommendations, or, which could have an effect on any recommendations made.

NB. Please understand that we reserve the right to decline to give advice if full information is not provided.

We will be storing the information from this on computer, the purpose being to enable accurate advice to be offered to you. We may wish to write to you informing you of products or services available.

However, if you do not wish to benefit from this service, please tick this box.

	1 st Applicant	2 nd Applicant
Full Name:		
Signature:		
Date of Signature:		

BUDGET PLANNER <i>(state monthly amounts)</i>	Current Monthly Expenditure	Future Monthly Expenditure
Current Mortgage		
Current Rent		
Secured Loan repayments		
Alimony		
Maintenance for Dependents		
Maintenance Type <i>(i.e.by court order)</i>		
Transport	Current Monthly Expenditure	Future Monthly Expenditure
Fuel		
Road Tax		
Insurance		
Servicing		
Parking		
Fares (travel Card/Season Ticket)		
Other		
Transport Total		
Utility and Other Bills	Current Monthly Expenditure	Future Monthly Expenditure
Gas/Other Heating		
Electricity		
Water		
Telephone/Broadband		
Digital/Cable TV		
TV Licence		
Council Tax		
Ground Rent		
Service Charge		
Other		
Utility and Other Bills Total		
General Living Costs	Current Monthly Expenditure	Future Monthly Expenditure
Food and Washing		
Clothing		
Personal Goods (e.g. toiletries)		
Mobile Phone		
Household Goods (e.g. furniture/appliances)		
Repairs		
School/Child Minding Fees		
Entertainment/Recreation		
Alcohol/Tobacco		
Holidays		
Other		
General Living Costs Total		
Other Outgoings	Current Monthly Expenditure	Future Monthly Expenditure
Home Insurance (Buildings & Contents)		
Savings/Investment		
Pension Contributions (private or through salary)		
Life / Critical illness / sickness insurance		
Other Monthly Outgoings		
Total		

Please provide any other relevant information on a separate sheet.

Lenders will check these figures against Bank Statements and ONS (Office of National Statistics) Data.