

Fact Find

|  |  |
| --- | --- |
| Client Names: |     |
| Application Type: |  |
| Regulated / Non Regulated: |  |
| Mortgage Type: |  |
| Purpose of Loan: |   |
| Purchase Price / Estimated Value | £0 |
| Loan Amount | £0 |
| Term Required | 0 Years |
| Repayment Type |  |
| Deposit Amount | £  |
| Deposit Source |   |

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| **Section 1 : Applicant Details** |
|   | **Applicant 1** | **Applicant 2** |
| Title: |  |   |
| Forename: |  |   |
| Middle name: |   |   |
| Surname: |  |   |
| Maiden / Previous Name: |   |   |
| Date of Name Change: |   |   |
| Date of Birth: |   |   |
| Home Tel. no: |  |   |
| Work Tel. no: |   |   |
| Mobile no: |  |   |
| Email address: |  |   |
| Who do you bank with? |   |   |
| Time with bank: |   |   |
| Marital Status: |   |   |
| No. of Dependents |   |   |
| Dependents Names and DOB: |     |     |
|   |     |     |
|   |     |     |
|   |     |     |
| Anticipated Retirement Age: |   |   |
| State Retirement Age: |   |   |
| Are you a smoker? |   |   |
| Gender: |   |   |
| Nationality: |   |   |
| Date of Arrival in the UK: |   |   |
| Visa Details: |   |   |
| NI Number: |   |   |
| Country of Birth: |   |   |

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| **If application is made in Limited Company name:** |
| Limited Company Name: |   |
| Company Registration Number: |   |
| Trade / Business Type: |   |
| Number of Director/Shareholders: |   |

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|  **Section 2 : Applicant Address Details** |
|   | **Applicant 1** | **Applicant 2** |
| Current Residential Address: |  |     |
|   |   |   |
| Town: |  |   |
| County: |  |   |
| Postcode: |  |   |
| Country: |  |   |

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| Date moved in: |   |   |
| Current Residential status: |   |   |

 **If you have been at your current address for less than 3 years, please provide**

**your previous residential address below**

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| **Previous Address Details** |
|   | **Applicant 1** | **Applicant 2** |
| Previous Address: |     |     |
|   |   |   |
| Town: |   |   |
| County: |   |   |
| Postcode: |   |   |
| Country: |   |   |

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| --- | --- | --- |
| Date moved in: |   |   |
| Previous Residential status: |   |   |

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| **Previous Address Details** |
|   | **Applicant 1** | **Applicant 2** |
| Previous Address: |     |     |
|   |   |   |
| Town: |   |   |
| County: |   |   |
| Postcode: |   |   |
| Country: |   |   |

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| --- | --- | --- |
| Date moved in: |   |   |
| Previous Residential status: |   |   |

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| **Section 3 : Current Employment Details** |
|   | **Applicant 1** | **Applicant 2** |
| Job Title / Occupation: |   |   |
| Employment Status: |   |   |
| Employers Name: |   |   |
| Employment address: |   |     |
|   |   |   |
| Town: |   |   |
| County: |   |   |
| Postcode: |   |   |
| Country: |   |   |

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| --- | --- | --- |
| Gross annual Income: | £  | £  |
| Bonus Amount: | £  | £  |
| Bonus Guaranteed: |   |   |
| Bonus Frequency: |   |   |
| Overtime Amount: | £  | £  |
| Overtime Guaranteed: |   |   |
| Overtime Frequency: |   |   |
| Allowance Amount | £  | £  |
| Allowance Guaranteed: |   |   |
| Allowance Frequency: |   |   |

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| **Section 3 : Employed Details** |
|   | **Applicant 1** | **Applicant 2** |
| Commence Date: |   |   |
| Employment Type: |   |   |
| Are you on probation? |   |   |
| Probation Details: |   |   |
| Contact for References: |   |   |
| Email for References: |   |   |
| Phone number for references: |   |   |

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| --- | --- | --- |
| Is any income paid in foreign currency? |   |   |
| If yes, please provide details: |   |   |

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| **Self Employed Details** |
|   | **Applicant 1** | **Applicant 2** |
| Years Self Employed: |   |   |
| Company Type: |   |   |
| Percentage of Business owned: |   |   |
| Salary: | £  | £  |
| Dividends: | £  | £  |
| Turnover: | £  | £  |

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| --- | --- | --- |
| Net Profit Year 1 | £  | £  |
| Net Profit Year 2 | £  | £  |
| Net Profit Year 3 | £  | £  |

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| Are Accounts Available? |   |   |
| Accountant Name: |   |   |
| Accountant Qualification: |   |   |

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| **Other Income:** |
|   | **Applicant 1** | **Applicant 2** |
| Income: |   |   |
| Income Source: |   |   |
| Income Start Date: |                                          |   |
| **Contractor Income:** |
|   | **Applicant 1** | **Applicant 2** |
| Contract Start Date: |   |   |
| Contract End Date: |   |   |
| Time Contracting: |   |   |
| Day Rate: | £  | £  |

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| **Income Notes:** |
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| **Section 4 : Current Mortgage Details** |
|   | **Applicant 1** | **Applicant 2** |
| Current Lender: |   |   |
| Property Value: | £  | £  |
| Account Number: |   |   |
| Outstanding Balance: | £  | £  |
| Monthly Payment: | £  | £  |
| Remaining Term: |   |   |
| Mortgage Type: |   |   |
| Repayment Type: |   |   |
| Current Interest Rate: |   |   |
| Interest Rate Type: |   |   |
| Mortgage Start Date: |   |   |
| Are there ERC’s? |   |   |
| ERC Amount: | £  | £  |
| ERC End Date: |   |   |
| Is the mortgage portable? |   |   |
| Is the mortgage being redeemed? |   |   |

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| **Section 5 : Credit Commitments** |

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| **Commitment Type** | **Applicant** | **Lender  /Creditor** | **Remaining Term** | **Current interest rate** | **Is this court ordered** | **Balance** | **Monthly Payment** | **To be repaid?** |
|   |  |   |   |  % |    | £  | £  |   |
|   |  |   |   |  % |    | £  | £  |   |
|   |  |   |   |  % |    | £  | £  |   |
|   |  |   |   |  % |    | £  | £  |   |
|   |  |   |   |  % |    | £  | £  |   |
|   |   |   |   |  % |    | £  | £  |   |
|   |   |   |   |  % |    | £  | £  |   |
|   |   |   |   |  % |    | £  | £  |   |
|   |   |   |   |  % |    | £  | £  |   |
|   |   |   |   |  % |    | £  | £  |   |

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| **Section 6 : Credit History Details** |

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| **Applicant 1** |   | **Applicant 2** |
| Have you ever had any defaults in the last 6 year? | No |   | Have you ever had any defaults in the last 6 year? |   |
| **Company** | **Amount** | **Date Registered** | **Date Satisfied** |   | **Company** | **Amount** | **Date Registered** | **Date Satisfied** |
|   | £  |   |   |   |   | £  |   |   |
|   | £  |   |   |   |   | £  |   |   |
|   | £  |   |   |   |   | £  |   |   |
|   | £  |   |   |   |   | £  |   |   |

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| **Applicant 1** |   | **Applicant 2** |
| Have you ever had any CCJ in the last 6 year? | No |   | Have you ever had any CCJ in the last 6 year? |   |
| **Company** | **Amount** | **Date Registered** | **Date Satisfied** |   | **Company** | **Amount** | **Date Registered** | **Date Satisfied** |
|   | £  |   |   |   |   | £  |   |   |
|   | £  |   |   |   |   | £  |   |   |
|   | £  |   |   |   |   | £  |   |   |
|   | £  |   |   |   |   | £  |   |   |

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| **Applicant 1** |   | **Applicant 2** |
| Have you any missed payments on commitments in the last 5 years? | No |   | Have you any missed payments on commitments in the last 5 years? |   |
| **Commitment Type** | **Company** | **Date Cleared** | **Missed Payments in last (months)** |   | **Commitment Type** | **Company** | **Date Cleared** | **Missed Payments in last (months)** |
| **3** | **12** | **24** | **36** |   | **3** | **12** | **24** | **36** |
|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

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| **Applicant 1** |   | **Applicant 2** |
| Have you had a property repossessed? | No |   | Have you had a property repossessed? |   |
| **Company** | **Date Registered** | **Date Satisfied** |   | **Company** | **Date Registered** | **Date Registered** |
|   |   |   |   |   |   |   |
|   |   |   |   |   |   |   |

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| --- | --- | --- |
| **Applicant 1** |   | **Applicant 2** |
| Have you ever been Bankrupt? |  No |   | Have you ever been Bankrupt? |    |
| Date of Discharge |   |   | Date of Discharge |   |

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| **Applicant 1** |   | **Applicant 2** |
| Have you ever entered into an IVA? | No |   | Have you ever entered into an IVA? |   |
| **Date Registered** | **Outstanding Balance** | **Satisfied Date** |   | **Date Registered** | **Outstanding Balance** | **Satisfied Date** |
|   | £  |   |   |   | £  |   |
|   | £  |   |   |   | £  |   |

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| **Applicant 1** |   | **Applicant 2** |
| Have you ever entered into an DMP? | No |   | Have you ever entered into an DMP? | No |
| **Direct or via 3rd Party?** | **Outstanding Balance** | **Date Registered** | **Loan Company** | **Satisfied Date** |   | **Direct or via 3rd Party?** | **Outstanding Balance** | **Date Registered** | **Loan Company** | **Satisfied Date** |
|   | £  |   |   |   |   |   | £  |   |   |   |
|   | £  |   |   |   |   |   | £  |   |   |   |

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| **Applicant 1** |   | **Applicant 2** |
| Have you ever taken out a payday loan? | No |   | Have you ever taken out a payday loan? |   |
| **Loan Amount** | **Lender** | **Date Taken** |   | **Loan Amount** | **Lender** | **Date Taken** |
|  £  |   |   |   |  £  |   |   |
|  £  |   |   |   |  £  |   |   |
|  £  |    |   |   |  £  |   |   |
|  £  |   |   |   |  £  |   |   |

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| **Notes about Adverse Credit** |
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| **Section 7 : Your Existing Property Portfolio** |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Security Address:** | **Lender** | **Account Number** | **Current Value** | **Outstanding Mortgage** | **Rental income** | **Monthly Payment**  | **Repayment Type** | **Applicant** | **ERC End Date** | **Is this an HMO?** | **To be repaid** |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |
|   |   |   | £  | £  | £  | £  |   |   |   |   |   |

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| **Section 8 : Mortgaged Property Details** |
| House Name or Number: |   |
| Street: |     |
| City: |   |
| County: |   |
| Postcode: |   |
| Country: |   |
| Tenure: |   | If Leasehold – years remaining |   |
| Property Type: |   | Year Built: |   |
| House Type: |   | Storeys in building: |   |
| Flat Type: |   | Charge Type: |   |

|  |
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| **Accommodation Details** |
| Bedrooms: |   |   |

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| **If Flat / maisonette:** |
| Floors in block: |   | Units in Block: |   |
| Floors of property: |   | Is there a lift? |   |

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| **Construction Type:** |
| Standard Construction: |   | New-Build? |   |
| Ex-Local Authority: |   | Annexe? |   |

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| Is the property on the market? |   |
| Is property near commercial premises? |   |
| If Yes, what type of commercial premises? |   |
| Is this property being purchased from the council with this application? |   |
| Will the property be owner occupied? |   |
| If no, please provide details: |
|   |
| Is the property rented out/to be rented out? |   |

|  |
| --- |
| **Please provide details of any other occupiers over the age of 17, not on this application** |
| Name: |   | Age: |   | Relationship: |   |
| Name: |   | Age: |   | Relationship: |   |
| Name: |   | Age: |   | Relationship: |   |
| Name: |   | Age: |   | Relationship: |   |

|  |
| --- |
| **Valuation / Access Details** |
| Valuation type: |   |
| Contact for Access: |   |
| Contacts Name: |   |
| Daytime Telephone Number: |   |
| Mobile Telephone Number: |   |

|  |
| --- |
| ***Notes, including; direct debit details for mortgage payments and insurance plan payments*** |
|   |

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| **Section 10 : Solicitor Details** |
| Solicitor Name: |   |
| Building Name or Number: |   |
| Street: |   |
| City: |   |
| County: |   |
| Postcode: |   |
| Country: |   |
| Phone Number: |   | Fax number: |   |
| DX Number: |   | No. of Partners in firm: |   |
| Contact Name: |   | Email Address: |   |

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| **Section 11 : Accountant Details** |
| Accountants Name: |   |
| Building Name or Number: |   |
| Street: |   |
| City: |   |
| County: |   |
| Postcode: |   |
| Country: |   |
| Phone Number: |   | Fax number: |   |
| Qualifications: |   |

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| **Section 12: Budget Planner** |
| **Household Income** |
| Applicant 1 Net Monthly Income: | £  | Applicant 2 Net Monthly Income: | £  |
| Part Time Income: | £  | Jobseekers Allowance: | £  |
| Child Benefit: | £  | Tax Credits: | £  |
| Working Tax Credits: | £  | Maintenance Income: | £  |
| Pension Income: | £  | Other Benefits: | £  |
|   | **Total Income:** | £  |

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| **Debt Repayments (Monthly)** |
| Mortgage | £  |
| Second Mortgage | £  |
| Shared Ownership Rental | £  |

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| **Priority Debt (Monthly)** |
| Mortgage Arrears | £  |
| Gas Arrears | £  |
| Maintenance Arrears | £  |
| Defaults | £  |
| CCJs | £  |
| Debt Management Plans | £  |
| Magistrate Court Fines | £  |
| Council Tax Arrears | £  |
| Car Finance | £  |

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| **Unsecured Borrowing** |
| Credit Cards | £  |
| Loans | £  |
| Overdrafts | £  |
| Store Cards | £  |
| Student Loans | £  |
| Other Borrowing | £  |

|  |  |
| --- | --- |
| **Total Debt Repayments** | £  |

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| **Living Costs (Monthly)** |
| Electricity | £  |
| Gas | £  |
| Water | £  |
| Landline/Mobile Phone | £  |
| TV Licence | £  |
| Council Tax | £  |
| Ground Rent / Service Charge | £  |
| Mortgage Payment Protection | £  |
| Endowment | £  |
| Pension Contribution | £  |
| Childcare Costs | £  |
| Maintenance | £  |
| Food | £  |
| Car Maintenance | £  |
| Fuel | £  |
| TV Broadband | £  |
| Recreation/Holidays/discretionary spend | £  |
| Clothing | £  |
| Medical Expenses | £  |
| Other Living Costs | £  |

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| **Insurance Costs (Monthly)** |
| Motor Insurance | £  |
| Health Insurance | £  |
| Payment Protection | £  |
| Life Insurance | £  |
| Dental Insurance | £  |
| Buildings and Contents | £  |
| Other Insurance | £  |
| **Total Living Costs** | £  |

|  |  |
| --- | --- |
| **Total Household Income** | £  |
| **Total Debt Repayments** | £  |
| **Total Living Costs** | £  |

|  |  |
| --- | --- |
| **Available Income:** | £  |

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|  **Section 15: Your Needs** |

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| --- | --- |
| Do you Anticipate any changes to your income or expenditure in the next 5 years? |   |
| Please Provide details |
|   |
| How would it affect your household if your monthly payments increased significantly? |
|   |
| What is your attitude to risk? |   |
| Low (you prefer certainty of repayment) |   |
| Medium (You prefer a mixture of repayment & interest only) |
| High (You don’t need certainty of repayment and can risk interest only) |
| Do you want the certainty of your mortgage being repaid at the end of the term? |   |
| Would you prefer the lender fees to be paid upfront or add them to the loan? |   |
| Do you understand you will pay interest on this sum over the full mortgage term? |   |
| Are you consolidating other debts within this mortgage? |   |
| Do you understand this could increase the overall amount you pay back in the long term? (with respect to the debts being consolidated within this mortgage) |   |
| Do you understand the implications of securing previously unsecured debts against your property? |   |
| Do you intend to make Early Repayments or Overpayments? |   |
| How Much and when? |   |
|   |
| Do you require a mortgage with No Early Repayment Charges? |   |
| Would you prefer your monthly payments to remain stable for a period of time? |   |
| Over what period and why? |   |
|   |
| Do you intend to move or sell the property in the foreseeable future? |   |
| Please provide details |
|   |
| Please provide a reason for the term length requested |
|   |
| Does the term requested take your mortgage past the state retirement age? |   |
| How do you intend to continue paying the mortgage after this date?  |
|   |
| Reason Why |
|   |
| Do you require a Lender who can process this mortgage as quickly as possible? |   |
| Reason Why |
|   |
| Other Mortgage Requirements |
|   |
| Have you made a will? |   |
| Can we arrange for someone to contact you regarding creating a Will? |   |
| Do you understand the potential for future interest changes? |   |
| Are you looking to minimise your monthly payments? (Interest Only/Long Term Product) |   |
| Reason Why |
|   |
| Do you have an ideal budget in mind for your monthly repayments? |   |
| Please provide details: |
|   |
| Are you likely to receive a lump sum enabling you to pay off capital at all? |   |
| Are you planning on clearing the loan early? |   |
| How are you planning to do so? |
|   |
| Do you want the ability to vary your repayments or take a repayment holiday? |   |
| Reason Why |
|   |

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|  **Existing Provisions** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Policy Type | Provider | Reference | Sum Assured | Premium |
|   |   |   | £  | £  |
| Payment Type | Person Assured | Remaining Term | Accidental Damage Covered? | Personal Possessions Covered? |
|   |   |   |   |   |
| In Trust? | Guaranteed / Reviewable | Waiver or Premium | Policy Start Date | Renewal Date |
|   |   |   |   |   |
| Will this policy be cancelled? | Reason for Policy Cancellation; |
|   |    |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Policy Type | Provider | Reference | Sum Assured | Premium |
|   |   |   | £  | £  |
| Payment Type | Person Assured | Remaining Term | Accidental Damage Covered? | Personal Possessions Covered? |
|   |   |   |   |   |
| In Trust? | Guaranteed / Reviewable | Waiver or Premium | Policy Start Date | Renewal Date |
|   |   |   |   |   |
| Will this policy be cancelled? | Reason for Policy Cancellation; |
|   |    |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Policy Type | Provider | Reference | Sum Assured | Premium |
|   |   |   | £  | £  |
| Payment Type | Person Assured | Remaining Term | Accidental Damage Covered? | Personal Possessions Covered? |
|   |   |   |   |   |
| In Trust? | Guaranteed / Reviewable | Waiver or Premium | Policy Start Date | Renewal Date |
|   |   |   |   |   |
| Will this policy be cancelled? | Reason for Policy Cancellation; |
|   |    |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Policy Type | Provider | Reference | Sum Assured | Premium |
|   |   |   | £  | £  |
| Payment Type | Person Assured | Remaining Term | Accidental Damage Covered? | Personal Possessions Covered? |
|   |   |   |   |   |
| In Trust? | Guaranteed / Reviewable | Waiver or Premium | Policy Start Date | Renewal Date |
|   |   |   |   |   |
| Will this policy be cancelled? | Reason for Policy Cancellation; |
|   |    |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Policy Type | Provider | Reference | Sum Assured | Premium |
|   |   |   | £  | £  |
| Payment Type | Person Assured | Remaining Term | Accidental Damage Covered? | Personal Possessions Covered? |
|   |   |   |   |   |
| In Trust? | Guaranteed / Reviewable | Waiver or Premium | Policy Start Date | Renewal Date |
|   |   |   |   |   |
| Will this policy be cancelled? | Reason for Policy Cancellation; |
|   |    |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Policy Type | Provider | Reference | Sum Assured | Premium |
|   |   |   | £  | £  |
| Payment Type | Person Assured | Remaining Term | Accidental Damage Covered? | Personal Possessions Covered? |
|   |   |   |   |   |
| In Trust? | Guaranteed / Reviewable | Waiver or Premium | Policy Start Date | Renewal Date |
|   |   |   |   |   |
| Will this policy be cancelled? | Reason for Policy Cancellation; |
|   |    |