

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: |  |  |

|  |  |  |
| --- | --- | --- |
| 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: | £ | £ |

|  |  |  |
| --- | --- | --- |
| 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 |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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: |  |

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

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

|  |  |  |  |
| --- | --- | --- | --- |
| **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: |  |

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| ***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 | £ |

|  |  |
| --- | --- |
| **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** | £ |

|  |  |
| --- | --- |
| **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 | £ |

|  |  |
| --- | --- |
| **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; | | |
|  | |  | | |

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| --- | --- | --- | --- | --- |
| 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; | | |
|  | |  | | |

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| --- | --- | --- | --- | --- |
| 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; | | |
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| --- | --- | --- | --- | --- |
| Policy Type | Provider | Reference | Sum Assured | Premium |
|  |  |  | £ | £ |
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