

Mortgage Fact Find



| | |
|-------------------------------------|--|
| Date of Fact Find: | |
| Where did you hear about us? | |

| | First Applicant | Second Applicant |
|---|-------------------------------------|-------------------------------------|
| Full Name: | | |
| Previous Surname: (if applicable) | | |
| Date of Birth: | | |
| Current Address: | | |
| Postcode: | | |
| Length of Time | years months | years months |
| Previous Address 1: | | |
| Postcode: | | |
| Length of Time | years months | years months |
| Previous Address 2 | | |
| Postcode: | | |
| Length of Time | years months | years months |
| Email Address: | | |
| Tel: | H: M: W: | H: M: W: |
| Smoker | Y/N | Y/N |

| | First Applicant | Second Applicant |
|---|---------------------------|--------------------------|
| National Insurance Number | | |
| Mothers Maiden Name | | |
| Have you made a Will | | |
| Marital Status | | |
| Dependants | Ages: Yes / No | Ages: Yes / No |
| How much are your childcare costs? | £ | £ |
| 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 |
| 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? | | |

Bank Account Details

Name of Bank: _____ How long at this bank? _____

Name of Bank: _____ How long at this bank? _____

Other Accounts

Name of Bank: _____ How long at this bank? _____

Name of Bank: _____ How long at this bank? _____

Occupation

| | First Applicant | Second Applicant |
|---|---|---|
| Current employer | | |
| Occupation / Job title | | |
| Employment status—are you? If “other” give details | <ul style="list-style-type: none"> • Employed • Self-employed • Contract worker • Temporary • Pensioner • Other | <ul style="list-style-type: none"> • Employed • Self-employed • Contract worker • Temporary • Pensioner • Other |
| On what basis? | Perm / Temp / Contract | Perm/ Temp / 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? | 55 / 60 / 66 / 70 other | 55 / 60 / 66 / 70 other |

Income

| | | |
|--|-----------------|-----------------|
| Basic Income p.a | | |
| Guaranteed Commission overtime/bonuses | | |
| Other non-guaranteed overtime/bonuses | | |
| Other income (pension, investment, Rental, state benefits allowances, WTC, CTC etc) | | |
| Total Net Income per month | | |
| If self-employed/limited company Number of years accounts available? - Net profit last year - Previous years 2 & 3 - Next years projection - Dividend Income - Salary | 1 2 3 | 1 2 3 |
| Accountants Details Name of accountant Name of firm Address Contact# Affiliation | | |

Assets

| | First Applicant | Second Applicant |
|------------------|-----------------|------------------|
| House | | |
| Any other Assets | | |
| Total Assets | | |

Assessment of Monthly Expenditure

| | First Applicant | | Second Applicant | |
|--|-----------------|---|------------------|---|
| Credit Cards : Who Amount outstanding Monthly payment | 1 | 2 | 1 | 2 |
| | 3 | 4 | 3 | 4 |
| Who Amount Monthly payment | | | | |
| Loans/HP : Company Amount outstanding End date Monthly premium: | | | | |
| Rental agreements or Other debts | | | | |
| Are any of the above amounts outstanding to be added to the mortgage advice? If yes – please provide details | | | | |
| Child maintenance or alimony payments? (Court mandate/informal?) | | | | |
| Notes: | | | | |
| | | | | |

Income and Expenditure Planner

| | JOINT | YOU | PARTNER |
|---|-------|-----|---------|
| NET MONTHLY INCOME | £ | £ | £ |
| Other Monthly Income eg Child Benefit, Investment etc | £ | £ | £ |
| TOTAL MONTHLY INCOME | £ | £ | £ |
| | | | |
| Food and Drink | £ | £ | £ |
| Mortgage/Rent | £ | £ | £ |
| Council Tax | £ | £ | £ |
| Water Rates | £ | £ | £ |
| Gas | £ | £ | £ |
| Electricity | £ | £ | £ |
| Telephone | £ | £ | £ |
| TV Licence/Satellite | £ | £ | £ |
| Maintenance/Child Support | £ | £ | £ |
| Credit Cards | £ | £ | £ |
| Loan Repayments | £ | £ | £ |
| Building/Contents Insurance | £ | £ | £ |
| Car Insurance | £ | £ | £ |
| Car Fuel/Servicing | £ | £ | £ |
| Car Tax | £ | £ | £ |
| Fares/Season Tickets | £ | £ | £ |
| Insurance Policies | £ | £ | £ |
| Clothing/Footwear | £ | £ | £ |
| Holidays/Hobbies/Interests | £ | £ | £ |
| Christmas/Birthdays | £ | £ | £ |
| Other | £ | £ | £ |
| TOTAL MONTHLY EXPENDITURE | £ | £ | £ |
| | | | |
| MONTHLY BALANCE(S) | £ | £ | £ |
| | | | |
| TOTAL MONTHLY BALANCE | £ | | |

Current Mortgage

| | First Applicant | Second Applicant |
|---|------------------------|-------------------------|
| Amount outstanding | | |
| Term | | |
| Lender | | |
| Current Lender Account Number | | |
| Current monthly payment and interest rate | | |
| Interest rate type & end date (Fixed/Tracker/Discounted/SVR/ etc.) | | |
| Repayment method (Repayment/Interest only/Part & Part) | | |
| Are the current mortgage terms portable | Yes / No | Yes / No |
| Penalties (if any) for early repayment/transfer | Yes / No | Yes / No |
| Are you prepared to pay these if you transfer/repay your current mortgage | Yes / No | Yes / No |
| If selling – what is valuation price? | | |

New Mortgage

| | |
|---|----------------------------------|
| Reason for mortgage? (Purchase/Remortgage/BTL/Capital raising/Shared ownership etc.) | |
| Address of property to be mortgaged [if different from previous] | |
| Is this your primary residence? If no give details | |
| Price of property being purchased? | |
| 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? | |
| Is the vendor / builder paying any of these? | Yes / No |
| Is the property of a standard construction? | Yes / No |
| Property Tenure [if in England] | Freehold / Leasehold (yrs left?) |
| Property Type (house / flat / detached / semi / terraced etc) | |
| Right to Buy / Ex Local Authority or Housing association | |
| Above commercial premises? And what type | No / Yes: |
| <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. | |

Key Information about the type of mortgage applicable to you

| | | |
|----|---|----------|
| 1. | <i>Might your income or expenditure change significantly within the foreseeable future on?</i> | |
| | Income | No / Yes |
| | Approximate timescale Amount Reason | |
| | Expenditure | No / Yes |
| | Approximate timescale Amount Reason | |
| 2. | <i>Do you have any plans to pay off some/all of the mortgage in the foreseeable future?</i> | No / Yes |
| | Approximate timescale Amount Reason | |
| 3. | <i>Are you likely to move home within the mortgage term (other than this transaction)?</i> | No / Yes |
| 4. | <i>Please indicate the features most important to you.</i> | |
| | 1. An upper limit on your mortgage costs for a specific period | No / Yes |
| | 2. To fix your mortgage costs for a certain period | No / Yes |
| | 3. Access to an initial cash sum (known as a Cashback) | No / Yes |
| | 4. A discount on your mortgage repayments in the early years | No / Yes |
| | 5. No early settlement interest on full or part repayment | No / Yes |
| | 6. No tie-in after a fixed, discounted or capped interest period | No / Yes |
| | 7. No high percentage lending fee | No / Yes |
| | 8. Speed of mortgage completion | No / Yes |
| | 9. Ability to add fees to the loan | No / Yes |
| | 10. Ability to vary the repayment amount or take repayment holidays | No / Yes |
| | Where any of the above apply, give reasons: | |
| 5. | <i>Please indicate whether:-</i> | |

| | | |
|----|---|--|
| | You are concerned about the possibility of future interest rate movements You want the certainty of your mortgage being repaid at the end of the term | Yes / No Yes / No |
| | <i>You are comfortable if all or part of your mortgage is repaid from the proceeds of an investment product, i.e. an endowment, ISA, Pension, investment property or inheritance?</i> | <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> All <input type="checkbox"/> Part |
| 6. | What is your attitude to the risk of repaying your mortgage? | <input type="checkbox"/> Cautious <input type="checkbox"/> Adventurous |
| 7. | Changes in personal circumstances , such as loss of income, can lead to you being unable to repay all or part of your mortgage commitments: <ul style="list-style-type: none"> • Do you require mortgage payment protection insurance? • How much repayment cover do you require? • Do you want the benefit payment to be in excess of the mortgage repayments (i.e. to include insurances etc.) | First applicant |
| | | Second applicant |
| 8. | Do you require a quotation for buildings and contents insurance? | Yes/No |

ADDITIONAL INFORMATION/NOTES:

| | |
|-----------|-------|
| Name | |
| Signature | |
| Date | |