

# Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

Adviser / Consultant Name	Client Reference	Date of Fact Find

Applicant Details		
<input type="checkbox"/> Joint Application	First Applicant	Second Applicant
Title	<input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female
Surname		
First Name(s)		
Previous Name(s)		
Nationality		
Date of Birth (dd/mm/yyyy)		
Smoking Status	<input type="checkbox"/> Smoker <input type="checkbox"/> Non Smoker	<input type="checkbox"/> Smoker <input type="checkbox"/> Non Smoker
Marital Status		
Applicant's Relationship		
Dependants	Number <input type="text"/> Ages <input type="text"/>	Number <input type="text"/> Ages <input type="text"/>
Who do you bank with?	<input type="text"/>	<input type="text"/>
Current Address	Flat No. <input type="text"/> House No. <input type="text"/> House Name <input type="text"/> Address Line 1 <input type="text"/> Address Line 2 <input type="text"/> Postal Town <input type="text"/> County <input type="text"/> Postcode <input type="text"/>	Flat No. <input type="text"/> House No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Daytime Telephone		
Evening Telephone		
Mobile Telephone		
Email		
Residential Status	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With Parents
Date Moved into Current Address	<input type="text"/> <input type="checkbox"/> On Electoral Role	<input type="text"/> <input type="checkbox"/> On Electoral Role
In the past 3 years		
No. of moves	<input type="text"/>	<input type="text"/>
No. of remortgages	<input type="text"/>	<input type="text"/>
Purpose of Mortgage	<input type="checkbox"/> First Time Buyer <input type="checkbox"/> Purchase <input type="checkbox"/> ReMortgage <input type="checkbox"/> Right To Buy <input type="checkbox"/> Buy To Let <input type="checkbox"/> Shared Ownership <input type="checkbox"/> Capital Raising <input type="checkbox"/> Let To Buy <input type="checkbox"/> Debt Consolidation	
Method of Repayment	<input type="checkbox"/> Capital Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Other	
Additional Borrowing	Amount £ <input type="text"/>	Purpose <input type="text"/>
Anticipated Changes to circumstances (If Yes, specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>

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

## Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

Income Details		
	First Applicant	Second Applicant
Occupation		
Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Director    % shareholding <input type="text"/> <input type="checkbox"/> Pensioner <input type="checkbox"/> Houseperson <input type="checkbox"/> Invalidity / Sickness benefit <input type="checkbox"/> Contractor <input type="checkbox"/> Other (Please enter details below) <input type="text"/>	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Director    % shareholding <input type="text"/> <input type="checkbox"/> Pensioner <input type="checkbox"/> Houseperson <input type="checkbox"/> Invalidity / Sickness benefit <input type="checkbox"/> Contractor <input type="checkbox"/> Other (Please enter details below) <input type="text"/>
Is your job ?	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Is your employment contract ?	<input type="checkbox"/> Permanent <input type="checkbox"/> Ren. Contract <input type="checkbox"/> Temporary	<input type="checkbox"/> Permanent <input type="checkbox"/> Ren. Contract <input type="checkbox"/> Temporary
If Contractor then	Contract Length (months) <input type="text"/> Contract End Date <input type="text"/>	Contract Length (months) <input type="text"/> Contract End Date <input type="text"/>
Time in employment	Current Job <input type="text"/> yrs <input type="text"/> mths Continuous <input type="text"/> yrs <input type="text"/> mths	Current Job <input type="text"/> yrs <input type="text"/> mths Continuous <input type="text"/> yrs <input type="text"/> mths
Employed Income p.a. Basic Salary	£ <input type="text"/> Frequency of pay <input type="text"/>	£ <input type="text"/> Frequency of pay <input type="text"/>
Guaranteed additional income (overtime, bonus etc)	£ <input type="text"/> pa	£ <input type="text"/> pa
Regular additional income (overtime, bonus etc)	£ <input type="text"/> pa	£ <input type="text"/> pa
Other Income p.a (Give amounts and details)		
Employer's Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <div> <input type="text"/> Tel <input type="text"/> </div> <div> <input type="text"/> Fax <input type="text"/> </div>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <div> <input type="text"/> Tel <input type="text"/> </div> <div> <input type="text"/> Fax <input type="text"/> </div>
Expected Retirement Age	<input type="text"/> years	<input type="text"/> years
Self Employed Income p.a		
Accounts available for (yrs)	<input type="text"/>	<input type="text"/>
Net Profit Last Year	£ <input type="text"/>	£ <input type="text"/>
Previous year	£ <input type="text"/>	£ <input type="text"/>
Year Before that	£ <input type="text"/>	£ <input type="text"/>

## BUDGET PLANNER AND FINANCIAL DEPENDANTS DETAILS

Monthly Outgoings for	
Pension Contributions	£
Loans/Credit Cards	£
Utilities – Gas/Elec/Water	£
Council Tax	£
Food and Groceries	£
Maintenance / Child Support Payments	£
Car Costs / Travel	£
School / Child Care	£
Satellite TV / Telephone(s)	£
Other (e.g. entertainment / clothes etc)	£
<b>Total Outgoings per month</b>	<b>£</b>

**Net Monthly Income** £

**Available Budget for Mortgage Purposes** £

**Actual Budget for Mortgage** £

### Financial Dependants

First Name(s)	Age Now	Dependent until (Age)	On who are they financial dependant (Applicant 1, 2 or Both?)

## Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

### 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 completion, please state 'redeem' in the final payment box.

#### First Applicant

#### Second Applicant

Purpose	Monthly Payment	Current Balance	Final Payment Date	Purpose	Monthly Payment	Current Balance	Final Payment Date
---------	-----------------	-----------------	--------------------	---------	-----------------	-----------------	--------------------

#### Unsecured Loans


#### Secured Loans


#### First Applicant

#### Second Applicant

Any of the above to be added to mortgage ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total Amount	£ <input type="text"/>	£ <input type="text"/>

### Existing Protection Policies

	First Applicant	Second Applicant
Accident, Sickness and Unemployment Insurance Cover Amount per month ? After how many weeks ?	<input type="checkbox"/> ASU <input type="checkbox"/> AS <input type="checkbox"/> U £ <input type="text"/> <input type="text"/>	<input type="checkbox"/> ASU <input type="checkbox"/> AS <input type="checkbox"/> U £ <input type="text"/> <input type="text"/>
Critical Illness Amount of cover Type	<input type="checkbox"/> Yes <input type="checkbox"/> No £ <input type="text"/> <input type="checkbox"/> Level <input type="checkbox"/> Reducing	<input type="checkbox"/> Yes <input type="checkbox"/> No £ <input type="text"/> <input type="checkbox"/> Level <input type="checkbox"/> Reducing
Term Assurance Amount of cover Type	<input type="checkbox"/> Yes <input type="checkbox"/> No £ <input type="text"/> <input type="checkbox"/> Level <input type="checkbox"/> Reducing	<input type="checkbox"/> Yes <input type="checkbox"/> No £ <input type="text"/> <input type="checkbox"/> Level <input type="checkbox"/> Reducing
Endowment Policy Amount of cover	<input type="checkbox"/> Yes <input type="checkbox"/> No £ <input type="text"/> Premium £ <input type="text"/> <input type="text"/> Value £ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No £ <input type="text"/> Premium £ <input type="text"/> <input type="text"/> Value £ <input type="text"/>

## Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

Adverse Credit Details		
	First Applicant	Second Applicant
Ever had a mortgage or loan application refused?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any CCJ(s) or loan default(s) registered against you or your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been made bankrupt?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a property repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Failed to keep up payments on current or previous mortgage, rental or loan agreements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Entered into arrangements with creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Adverse Credit: First Applicant				
Adverse Type	Amount (£)	Date Registered	Satisfied	Reason

Adverse Credit: Second Applicant				
Adverse Type	Amount (£)	Date Registered	Satisfied	Reason

Notes

## Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

Current Mortgage Details		
	First Applicant	Second Applicant
<b>Current Lender</b>		
Account No.		
Term Remaining (years)		
Repayment Method	<input type="checkbox"/> Capital Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Part And Part	<input type="checkbox"/> Capital Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Part And Part
<b>Capital Balance Outstanding</b>	A.     £ <input style="width: 100px;" type="text"/>	A.     £ <input style="width: 100px;" type="text"/>
<b>Redemption Penalty Amount (include Cashback if applicable)</b>	B.     £ <input style="width: 100px;" type="text"/>	B.     £ <input style="width: 100px;" type="text"/>
Repayable on Redemption	A + B.     £ <input style="width: 100px;" type="text"/>	A + B.     £ <input style="width: 100px;" type="text"/>
Prepared to pay penalty on transfer (if applicable)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Current Rate / Payment Amount</b>	<input style="width: 40px;" type="text"/> %   £ <input style="width: 40px;" type="text"/> per month	<input style="width: 40px;" type="text"/> %   £ <input style="width: 40px;" type="text"/> per month
Interest Rate Type	<input type="checkbox"/> Variable <input type="checkbox"/> Discount <input type="checkbox"/> Capped <input type="checkbox"/> Fixed <input type="checkbox"/> Tracker <input type="checkbox"/> LIBOR <input type="checkbox"/> Flexible                      Other <input style="width: 50px;" type="text"/>	<input type="checkbox"/> Variable <input type="checkbox"/> Discount <input type="checkbox"/> Capped <input type="checkbox"/> Fixed <input type="checkbox"/> Tracker <input type="checkbox"/> LIBOR <input type="checkbox"/> Flexible                      Other <input style="width: 50px;" type="text"/>
Date end of preferential / discount period		
Is current mortgage portable to a new property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If selling, what is the sale price ?	£ <input style="width: 100px;" type="text"/>	£ <input style="width: 100px;" type="text"/>

Buy To Let	
<b>Do the clients have any investment properties ? (If so, how many)</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No    Number <input style="width: 50px;" type="text"/>
Please give the estimated rental value.	<input style="width: 150px;" type="text"/>
The monthly rent paid by tenants	<input style="width: 150px;" type="text"/>

Current Rental Details (If Renting)		
	First Applicant	Second Applicant
Landlord Type	<input type="checkbox"/> Private <input type="checkbox"/> Council <input type="checkbox"/> Agency	<input type="checkbox"/> Private <input type="checkbox"/> Council <input type="checkbox"/> Agency
Contract Length	<input style="width: 50px;" type="text"/> months	<input style="width: 50px;" type="text"/> months
Notice period	<input style="width: 50px;" type="text"/> months	<input style="width: 50px;" type="text"/> months
Rent Charge	£ <input style="width: 50px;" type="text"/> per month	£ <input style="width: 50px;" type="text"/> per month
Includes bills?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



## Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

Required New Mortgage Details		
Is this a remortgage on the current property	<input type="checkbox"/> Yes <input style="margin-left: 100px;" type="checkbox"/> No	
If not then what is the address of the property to be mortgaged?  <div style="display: flex; justify-content: space-between;"> <div style="width: 35%;">             House Name              Address Line One              Address Line Two              Postal Town              County           </div> <div style="width: 60%;"> <div style="display: flex; justify-content: space-between; margin-bottom: 5px;"> <span>Flat No.</span> <input style="width: 40px;" type="text"/> <span>House No.</span> <input style="width: 40px;" type="text"/> </div> <div style="border: 1px solid black; height: 100px; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between;"> <span>Postcode</span> <input style="width: 100px;" type="text"/> </div> </div> </div>		
Will the property be occupied within 30 days of completion	<input type="checkbox"/> Yes <input style="margin-left: 100px;" type="checkbox"/> No	
<b>Purchase Price / Current Valuation</b>	£ <input style="width: 150px;" type="text"/>	
<b>Loan Amount Required and Term</b>	£ <input style="width: 60px;" type="text"/> over <input style="width: 40px;" type="text"/> years	
Tenure	<input type="checkbox"/> Freehold <input style="margin-left: 40px;" type="checkbox"/> Leasehold <input style="margin-left: 40px;" type="checkbox"/> Feuhold	
Property Type	<input type="checkbox"/> House <input style="margin-left: 40px;" type="checkbox"/> Maisonette <input style="margin-left: 40px;" type="checkbox"/> Flat <input type="checkbox"/> Bungalow <input style="margin-left: 40px;" type="checkbox"/> Other (specify)	
Construction Type	<input style="width: 100px;" type="text"/> <span style="margin-left: 20px;">Property age</span> <input style="width: 40px;" type="text"/>	
Number of Bedrooms	<input style="width: 150px;" type="text"/>	
Amount of Deposit	£ <input style="width: 100px;" type="text"/>	
<b>Source of deposit</b>	<input style="width: 250px;" type="text"/>	
If not from own money then please give details	<input style="width: 500px;" type="text"/>	
<b>Is the property being purchased under a council 'Right to Buy' agreement ?</b> <b>Estimated Value</b>	<input type="checkbox"/> Yes <input style="margin-left: 20px;" type="checkbox"/> No <input style="width: 500px;" type="text"/>	
<b>Borrowing more than purchase price ?</b> <b>( If Yes, provide details)</b>	<input type="checkbox"/> Yes <input style="margin-left: 20px;" type="checkbox"/> No <input style="width: 250px;" type="text"/>	
Shared Ownership / Equity Percentage purchased Name of shared ownership / equity body	<input style="width: 40px;" type="text"/> % <input style="width: 500px;" type="text"/>	
<b>Leasehold Property</b> <b>Remaining Lease</b> Option to extend lease % commercial use If flat then No. of flats in block If flat then Location (floor / storey)	<input style="width: 250px;" type="text"/> <input type="checkbox"/> Yes <input style="margin-left: 100px;" type="checkbox"/> No <input style="width: 250px;" type="text"/> <input style="width: 250px;" type="text"/> <input style="width: 250px;" type="text"/>	
Details of any home improvements planned (costs and timescales)		
	<b>First Applicant</b>	<b>Second Applicant</b>
Is the proposed property the only one that the clients will have a mortgage on? (if No give details)	<input type="checkbox"/> Yes <input style="margin-left: 100px;" type="checkbox"/> No <input style="width: 200px;" type="text"/>	<input type="checkbox"/> Yes <input style="margin-left: 100px;" type="checkbox"/> No <input style="width: 200px;" type="text"/>

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

## Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

Key information about clients requirements	
Is client's income expected to increase significantly within the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is client's expenditure expected to increase significantly within the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are client's planning to repay some or all of their mortgage within the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the clients planning to move home within the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Which of the following features are most important to the clients:	
An upper limit on the mortgage costs for a specific period.	<input type="checkbox"/> Yes <input type="checkbox"/> No
To fix mortgage costs for a certain period.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Access to an initial cash sum (a Cashback)	<input type="checkbox"/> Yes <input type="checkbox"/> No
A discount on the mortgage repayments in the early years	<input type="checkbox"/> Yes <input type="checkbox"/> No
No early repayment charges on full or part redemption	<input type="checkbox"/> Yes <input type="checkbox"/> No
No tie-in after any fixed, discounted or capped interest rate	<input type="checkbox"/> Yes <input type="checkbox"/> No
No higher lending charge	<input type="checkbox"/> Yes <input type="checkbox"/> No
Speed of mortgage completion	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ability to add fees to the loan	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ability to vary the repayment amount or take repayment holidays	<input type="checkbox"/> Yes <input type="checkbox"/> No
Concern about possibility of future interest rate movements	<input type="checkbox"/> Yes <input type="checkbox"/> No
Want the certainty of their mortgage being repaid at the end of the term	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are comfortable if all or part of the mortgage capital is repaid from the proceeds of a savings product or other repayment vehicle.	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the client's attitude to the risk of repaying their mortgage	<input type="checkbox"/> Averse <input type="checkbox"/> Balanced <input type="checkbox"/> Adventurous
Do the clients require:	
Payment Protection Insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, how much cover?	£ <input style="width: 100px;" type="text"/>
Do they want the benefit payment to be in excess of the mortgage repayment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Type of cover required?	<input type="checkbox"/> Joint <input type="checkbox"/> Single
Do the clients require a quotation for buildings and contents insurance ?	<input type="checkbox"/> No <input type="checkbox"/> Yes

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



## **Mortgage Fact Find**

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

## **Additional Information**

Please use this page to add any additional information for which there may not have been enough space to answer a question in full detail.

## Mortgage Fact Find

This Fact Find is for use when offering Mortgage Products.

It does not cover Regulated Investment Products.

### Declarations

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

I/We agree that this fact find is a true record of my/our position and that this information is true to the best of my/our knowledge. I/We accept that this Factfind relates only to mortgages and is not a Factfind 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

Second Applicant's signature

Date

Date

### Adviser/Consultant's statement

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

I also confirm that I have provided the applicants with a copy of my firm's Initial Disclosure Document.

Where advice has been given and I am not fully qualified 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 firm's procedures. Because the named adviser is not fully qualified, my signature below indicates that I take responsibility for the actions of the adviser on this case.

### Data Protection

We will treat all your personal information as private and 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 your 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 your files may be submitted to the Financial Service Authority for compliance monitoring and no other purpose.

Adviser/Consultant's Name

Supervisor's Name

Adviser/Consultant's signature

Supervisor's signature

Date

Date

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