

MORTGAGE FACTFIND

Please answer each question fully and carefully before checking the form and signing the declaration.

APPLICANT DETAILS		
	FIRST APPLICANT	SECOND APPLICANT
Full Name – SURNAME FORENAME(S)		
Date of birth	/ / Smoker? Y / N	/ / Smoker? Y /N
Relationship to other Applicant		
Dependants	Yes / No Ages	Yes / No Ages
Current Address	Postcode	Postcode
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 roll there?	Yes / No	Yes / No
Length of time at current address	Yrs Mths	Yrs Mths
Previous address if less than 3 years (Detail other addresses on separate page if necessary)	Postcode Home Work	Postcode Home Work
Telephone numbers		
Each applicant is to tick as applicable Category of Applicant:-	First time Buyer Mover Remortgaging Right to Buy	Shared Ownership Scheme Borrowing an Additional amount
If you are borrowing an additional amount – how much?	£	£
What is this for?	£	£
Are there any foreseeable changes to your circumstances?	Yes / No	Yes / No
If Yes, what are they?		

APPLICANT DETAILS				
	FIRST APPLICANT		SECOND APPLICANT	
Occupation:				
Employment status – are you?	Employer / self-employed / Contract worker / permanent / temporary / pensioner / other		Employed / self-employed / contract worker / permanent / temporary / pensioner / other	
If 'other' give details				
Time in current employment	Yrs	Mths	Yrs	Mths
Details of probationary period, if any				
If employed less than 1 year – detail your previous occupation, employer and dates of employment				
If employed:				
Basic salary p.a.	£		£	
Guaranteed additional p.a. (overtime, bonus, etc.)	£		£	
Regular additional p.a. (overtime, bonus, etc.)	£		£	
Other Income (please specify)	£		£	
Your expected retirement age				
Details of any other income (e.g. pensions, rental, investment, state benefits, allowances)				
If self-employed – number of years' accounts available				
Net profit last year	£		£	
Previous year	£		£	
Year before that	£		£	
FINANCIAL DETAILS				
Please provide further details on the continuation sheet if necessary.				
Do you have any credit cards?	Yes / No		Yes / No	
Total amounts outstanding	£		£	
Do you repay the full amount each month?	Yes / No		Yes / No	
Do you have any hire purchase, loans or rental agreements?				
If 'Yes', how many?				
Regular repayment amount(s)	£	per month	£	per month
Amounts outstanding	£		£	
Number of months remaining				
Are any of the above amounts outstanding to be added to the mortgage advance?	Yes / No		Yes / No	
If 'Yes', provide details:-	£	bal. outstanding	£	bal. outstanding
	£	mthly repayments	£	mthly repayments

FINANCIAL DETAILS		
Do/Will you have any funds available to reduce the mortgage advance in the future?	Yes / No	Yes / No
If 'Yes', how much and when? (provide details on the continuation sheet if necessary)	£	£
Are you making any child maintenance or alimony payments?	Yes / No £ per	Yes / No £ per

In the event of serious illness:- Could you continue paying your financial commitments?	Yes / No	Yes / No
Will you still receive any regular income?	Yes / No	Yes / No
If Yes – how much will you receive? where from?		
Do you have any critical illness or unemployment insurance?	Yes / No	Yes / No
Do you have an Endowment policy? If 'Yes', name of provider	Yes / No	Yes / No
Monthly Premium	£	£
Start and Maturity Dates (month/year)	/ / /	/ / /
Maturity Value (if known)	£	£

Have you ever had a mortgage or a loan application refused?	Yes / No	Yes / No
Have you ever had a judgement for debt or a loan default registered against you?	Yes / No	Yes / No
Have you ever been declared bankrupt or made an arrangement with your creditors?	Yes / No	Yes / No
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?	Yes / No	Yes / No

N.B: If you answered 'YES' to any of the above, please give details on a separate sheet (identifying the lender)

PROPERTY TO BE MORGAGED	
<p>If you are purchasing under Right to Buy legislation:</p> <p>a) estimated value</p> <p>b) are you borrowing more than the purchase price?</p> <p>If 'Yes', please provide approximate cost and brief details</p>	<p>£</p> <p>Yes / No</p> <p>£</p>
<p>If you are buying on a Shared Ownership scheme:</p> <p>a) percentage of property to be purchased</p> <p>b) Which shared Ownership body are you buying from?</p>	<p>%</p>
<p>Are any home improvements planned?</p> <p>If 'Yes', please provide brief details and approximate costs</p>	<p>Yes / No</p>

CONTINUATION SHEET

FIRST APPLICANT

PRINT NAME:

Signature

Date:

SECOND APPLICANT

PRINT NAME:

Signature

Date:

Key Information about the type of mortgage applicable to you

In order to give you a high standard of service, we need to understand your requirements, attitude to risk 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'.

1. Might your income or expenditure change significantly within the foreseeable future?
Income No / Yes
Approximate timescale / Amount / Reason

Expenditure No / Yes
Approximate timescale / Amount / Reason
2. Do you have any plans to pay off some or all of the mortgage in the foreseeable future?
No / Yes Approximate Amount £
Approximate timescale / Reason
3. Are you likely to move home within the mortgage term (other than this transaction)?
No / Yes Larger / Smaller
Approximate timescale / Reason
4. Please indicate the features most important to you.
An upper limit on your mortgage costs for a specific period No / Yes
Reason
To fix your mortgage costs for a certain period No / Yes
Reason
Access to an initial cash sum (known as a Cashback) No / Yes
Reason
A discount on your mortgage repayments in the early years No / Yes
Reason
No early settlement interest on full or part repayment No / Yes
Reason
No tie-in after a fixed, discounted or capped interest period No / Yes
Reason
No high percentage lending fee No / Yes
Reason
Speed of mortgage completion No / Yes
Reason
Ability to add fees to the loan No / Yes
Reason
Ability to vary the repayment amount or take repayment holidays No / Yes
Reason
5. Please indicate whether:-
You are concerned about the possibility of future interest rate movements No / Yes
Reason
You want the certainty of your mortgage being repaid at the end of the term No / Yes
You are comfortable if all or part of your mortgage is repaid from the
proceeds of an investment product, i.e. an endowment, ISA or Pension? No / Yes / All / Part

Key Information about the type of mortgage applicable to you

6. Changes in personal circumstances, such as loss of income, can lead to you being unable to repay all or part of your mortgage commitments.

Do you require payment protection insurance?	No / Yes
If ` Yes`:-	
How much repayment cover do you require:	Full / Part
Do you want the benefit payment to be in excess of the mortgage payment?	No / Yes
Is the cover to be for joint applicant or a single applicant?	Joint / Single
Do you require a quotation for buildings and contents insurance?	No / Yes

DECLARATIONS

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

I/We agree that this Factfind is a true record of my/our discussions with the mortgage adviser and that this information is true to the best of my/our knowledge. I/We accept that this Factfind relates only to mortgage advice 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 Factfind before signing below.

First Applicant's signature

Second Applicant's signature

Date

Date

I confirm that the applicant(s) read and agreed the information recorded before signing above.

Adviser's Name (print)

Adviser's signature

Date

Affordability

Disposable Income – Summary

Income:	Net per mth	Outgoings:	Per month
Earnings – Client 1	Mortgage/ C Tax/Rent	.....
Earnings – Client 2	Utility Bills	.....
Other	Food/ Housekeeping etc	.....
Investment Income	Loans/ Credit cards/ HP	.....
Maintenance	Life Cover	.....
State Benefits	Pensions	.....
State Pension	Savings	.....
Company Pension	General Ins (House/Car etc)	.....
Private Pension	Maintenance	.....
Other	School Fees	.....
		Holidays/ Luxuries	.....
Total Net Monthly Income	Total Outgoings	.....
- less monthly outgoings		
= Disposable Income/ Surplus		

Notes re income: Any further tax to pay/ investment income paid net/ gross

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Provision of Information Checklist

1. The main repayment methods
2. The different types of products and interest rate arrangements to meet your needs
- 3a. For interest only mortgages:
the various product types for repaying your mortgage
- 3b. the consequences of failing to make sure you have repayment arrangements in place
- 3c. your responsibility to ensure that you keep a suitable repayment product in place throughout the life of the mortgage
4. The consequences of early repayment of this or your current mortgage e.g. redemption penalties, repayment of a cashback, early surrender of an investment product
5. An illustration of future potential repayments at the end of a discounted, capped or fixed interest period (also insurance premiums after a payment free period)
6. Itemised all costs and fees that you will have to pay
7. The implications of adding fees and costs to the loan and consolidating debts
8. Whether the mortgage terms can be transferred to another property if you move house
9. The importance of Mortgage Payment Protection Insurance
10. Whether any insurances are a condition of the mortgage
11. Your responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are kept in place
12. Where High Percentage Lending Fees apply – the cost to you, the implications and your personal liabilities
13. When your customer account details may be passed to a credit reference agency

Adviser's name

Adviser's signature

Date