

## 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		
<b>Date of Birth (dd/mm/yyyy)</b>		
Marital Status		
Applicant's Relationship		
Dependants	Number <input type="text"/> Ages <input type="text"/>	Number <input type="text"/> Ages <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		
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"/>
<b>Purpose of Mortgage</b>	<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	
<b>Method of Repayment</b>	<input type="checkbox"/> Capital Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Other	
<b>Additional Borrowing</b>	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"/>

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Income Details		
	First Applicant	Second Applicant
Occupation		
<b>Employment Status</b>	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Director    % shareholding <input style="width: 50px;" type="text"/> <input type="checkbox"/> Pensioner <input type="checkbox"/> Houseperson <input type="checkbox"/> Invalidity / Sickness benefit <input type="checkbox"/> Contractor <input type="checkbox"/> Other (Details) <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Director    % shareholding <input style="width: 50px;" type="text"/> <input type="checkbox"/> Pensioner <input type="checkbox"/> Houseperson <input type="checkbox"/> Invalidity / Sickness benefit <input type="checkbox"/> Contractor <input type="checkbox"/> Other (Details) <input style="width: 100%;" 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 style="width: 50px;" type="text"/> Contract End Date <input style="width: 100%;" type="text"/>	Contract Length (months) <input style="width: 50px;" type="text"/> Contract End Date <input style="width: 100%;" type="text"/>
Time in employment	Current Job <input style="width: 40px;" type="text"/> yrs <input style="width: 40px;" type="text"/> mths Continuous <input style="width: 40px;" type="text"/> yrs <input style="width: 40px;" type="text"/> mths	Current Job <input style="width: 40px;" type="text"/> yrs <input style="width: 40px;" type="text"/> mths Continuous <input style="width: 40px;" type="text"/> yrs <input style="width: 40px;" type="text"/> mths
<b>Employed Income p.a. Basic Salary</b>	£ <input style="width: 80px;" type="text"/> Frequency of pay <input style="width: 40px;" type="text"/>	£ <input style="width: 80px;" type="text"/> Frequency of pay <input style="width: 40px;" type="text"/>
<b>Guaranteed additional (overtime, bonus etc)</b>	£ <input style="width: 100%;" type="text"/> pa	£ <input style="width: 100%;" type="text"/> pa
<b>Regular additional (overtime, bonus etc)</b>	£ <input style="width: 100%;" type="text"/> pa	£ <input style="width: 100%;" type="text"/> pa
<b>Other Income (specify)</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Employer's Address	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid black; padding: 2px;">Tel</span> <input style="width: 80%;" type="text"/></div> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid black; padding: 2px;">Fax</span> <input style="width: 80%;" type="text"/></div>	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid black; padding: 2px;">Tel</span> <input style="width: 80%;" type="text"/></div> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid black; padding: 2px;">Fax</span> <input style="width: 80%;" type="text"/></div>
Expected Retirement Age	<input style="width: 50px;" type="text"/> years	<input style="width: 50px;" type="text"/> years
Self Employed Income p.a Accounts available for (yrs)	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
<b>Net Profit Last Year</b>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
<b>Previous year</b>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
<b>Year Before that</b>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Other Income p.a (Give amounts and details)		

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### 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 style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Accident, Sickness and Unemployment Insurance Cover	<input type="checkbox"/> ASU <input type="checkbox"/> AS <input type="checkbox"/> U	<input type="checkbox"/> ASU <input type="checkbox"/> AS <input type="checkbox"/> U
Amount per month ?	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
After how many weeks ?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Critical Illness	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount per month ?	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
After how many weeks ?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Term Assurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount of cover	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Type	<input type="checkbox"/> Level <input type="checkbox"/> Reducing	<input type="checkbox"/> Level <input type="checkbox"/> Reducing
Endowment Policy	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount of cover	£ <input style="width: 20%;" type="text"/> Premium £ <input style="width: 20%;" type="text"/>	£ <input style="width: 20%;" type="text"/> Premium £ <input style="width: 20%;" type="text"/>
Maturity Date	<input style="width: 20%;" type="text"/> Value £ <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> Value £ <input style="width: 20%;" type="text"/>

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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

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Current Mortgage Details		
	First Applicant	Second Applicant
Current Lender		
Account No.		
Term Remaining (years)		
Repayment Method	<input type="checkbox"/> Capital Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Part Part	<input type="checkbox"/> Capital Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Part Part
Capital Balance Outstanding	A.     £ <input style="width: 100px;" type="text"/>	A.     £ <input style="width: 100px;" type="text"/>
Redemption Penalty Amount (include Cashback if applicable)	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
Current Rate Payment Amount	<input style="width: 40px;" type="text"/> % £ <input style="width: 60px;" type="text"/> per month	<input style="width: 40px;" type="text"/> % £ <input style="width: 60px;" 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: 150px;" type="text"/>	£ <input style="width: 150px;" type="text"/>

Buy To Let	
Do the clients have any investment properties ? (If so, how many)	<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		
	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: 60px;" type="text"/> months	<input style="width: 60px;" type="text"/> months
Notice period	<input style="width: 60px;" type="text"/> months	<input style="width: 60px;" type="text"/> months
Rent Charge	£ <input style="width: 60px;" type="text"/> per month	£ <input style="width: 60px;" type="text"/> per month
Includes bills?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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Required New Mortgage Details		
Is this a remortgage on the current property	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If not then what is the address of the property to be mortgaged?	Flat No. <input style="width: 40px;" type="text"/> House No. <input style="width: 40px;" type="text"/> House Name <input style="width: 100%; height: 15px;" type="text"/> Address Line One <input style="width: 100%; height: 15px;" type="text"/> Address Line Two <input style="width: 100%; height: 15px;" type="text"/> Postal Town <input style="width: 100%; height: 15px;" type="text"/> County <input style="width: 100%; height: 15px;" type="text"/> Postcode <input style="width: 100px;" type="text"/>	
Will the property be occupied within 30 days of completion	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Purchase Price / Current Valuation	£ <input style="width: 150px;" type="text"/>	
Loan Amount Required and Term	£ <input style="width: 60px;" type="text"/> over <input style="width: 40px;" type="text"/> years	
Loan to Value (LTV)	% <input style="width: 40px;" type="text"/>	
Amount of fees to be added	£ <input style="width: 150px;" type="text"/>	
Tenure	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Feuhold	
Property Type	<input type="checkbox"/> House <input type="checkbox"/> Maisonette <input type="checkbox"/> Flat <input type="checkbox"/> Bungalow <input type="checkbox"/> Other (specify)	
Construction Type	<input style="width: 150px;" type="text"/> Property age <input style="width: 40px;" type="text"/>	
Source of additional funds	<input style="width: 150px;" type="text"/>	
If not from own money then please give details	<input style="width: 100%; height: 25px;" type="text"/>	
Is the property being purchased under a council 'Right to Buy' agreement ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Estimated Value	<input style="width: 150px;" type="text"/>	
Borrowing more than purchase price ? ( If Yes, provide details)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100px;" type="text"/>	
Shared Ownership Percentage purchased	<input style="width: 40px;" type="text"/> %	
Staircasing (specify)	<input style="width: 100%; height: 15px;" type="text"/>	
Name of shared ownership body	<input style="width: 100%; height: 15px;" type="text"/>	
Leasehold Property Remaining Lease	<input style="width: 150px;" type="text"/>	
Option to extend lease	<input type="checkbox"/> Yes <input type="checkbox"/> No	
% commercial use	<input style="width: 150px;" type="text"/>	
If flat then No. of flats in block	<input style="width: 150px;" type="text"/>	
If flat then Location (floor / storey)	<input style="width: 150px;" type="text"/>	
Details of any home improvements planned (costs and timescales)	<input style="width: 100%; height: 25px;" type="text"/>	
	First Applicant	Second Applicant
Is the proposed property the only one that the clients will have a mortgage on? (if No give details)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%; height: 25px;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input style="width: 100%; height: 25px;" type="text"/>

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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

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### 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 discussions 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

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