

Fact Find – Personal

Client

Partner

Data Protection Declaration Signed?

Express Consent Signed?

Service scope and remuneration orally disclosed ?

Title

Forename

Middle name

Surname

Have you been known by any other names?

Date of Birth

Nationality

Marital status

Sex

Smoker?

Are you in good health?

Residence status

Are you a first-time buyer?

Right to reside?

Home telephone

Mobile telephone

Work telephone

Email

Preferred contact method

Best time to call

GP Surgery

GP telephone

Fact Find – Current Properties

Client

Partner

Correspondence Address

Properties and associated mortgages

Address

Town

Current value

County

Plans

Postcode

Purchase scheme

Purchase date

Client %

Address

years

months

Client Owned?

Purpose

Purchase price

Partner Owned?

Purpose

Is there a mortgage on this property?

Lender

Start date

Loan OS

Remaining term

 years

Monthly payment

Interest rate

Scheme

Scheme end

Redemption penalty

Redemption value

Redemption date

Client prepared to repay charge?

More details

Tenure

Remaining years on lease

Style

Number of floors in block

Floor?

Ground rent/service charge

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built?

Anyone over the age of 17 not party to mortgage resident?

Fact Find – Current Properties (2)

Properties and associated mortgages

Address

Town

County

Postcode

Purchase date

Address

years

months

Client Owned?

Purpose

Purchase price

Partner Owned?

Purpose

Current value

Plans

Purchase scheme

Client %

Is there a mortgage on this property?

Lender

Loan OS

Monthly payment

Scheme

Redemption penalty

Start date

Remaining term

years

Interest rate

Scheme end

Redemption value

Redemption date

Client prepared to repay charge?

More details

Tenure

Remaining years on lease

Style

Number of floors in block

Floor?

Ground rent/service charge

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built?

Anyone over the age of 17 not party to mortgage resident?

Fact Find – Current Properties (3)

Properties and associated mortgages

Address

Town

County

Postcode

Purchase date

Address

 years months

Purchase price

Current value

Plans

Purchase scheme

Client %

Client Owned?

Purpose

Partner Owned?

Purpose

Is there a mortgage on this property?

Lender

Loan OS

Monthly payment

Scheme

Redemption penalty

Start date

Remaining term

years

Interest rate

Scheme end

Redemption value

Redemption date

Client prepared to repay charge?

More details

Tenure

Remaining years on lease

Style

Number of floors in block

Floor?

Ground rent/service charge

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built?

Anyone over the age of 17 not party to mortgage resident?

Fact Find – Previous Addresses

Property 1

Address

Purchase date

Address time

 years months

Relevant to?

 Client Partner

Town

County

Postcode

Property 2

Address

Purchase date

Address time

 years months

Relevant to?

 Client Partner

Town

County

Postcode

Property 3

Address

Purchase date

Address time

 years months

Relevant to?

 Client Partner

Town

County

Postcode

Property 4

Address

Purchase date

Address time

 years months

Relevant to?

 Client Partner

Town

County

Postcode

Fact Find – Dependents

Dependent 1

Name	_____	D.O.B	_____
Dependent on?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Until aged	_____	Relationship	_____

Dependent 2

Name	_____	D.O.B	_____
Dependent on?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Until aged	_____	Relationship	_____

Dependent 3

Name	_____	D.O.B	_____
Dependent on?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Until aged	_____	Relationship	_____

Dependent 4

Name	_____	D.O.B	_____
Dependent on?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Until aged	_____	Relationship	_____

Dependent 5

Name	_____	D.O.B	_____
Dependent on?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Until aged	_____	Relationship	_____

Dependent 6

Name	_____	D.O.B	_____
Dependent on?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Until aged	_____	Relationship	_____

Fact Find – Income (I)

Income details

Client or partner? Client Partner Status Employed Self-employed

Occupation

Company name/address

Employed

Length of service years months

Basic Evidence seen?

Guaranteed overtime Evidence seen?

Regular overtime Evidence seen?

Guaranteed bonus Evidence seen?

Regular bonus Evidence seen?

Additional income Evidence seen? Net monthly income

Self-Employed

Type of business How many years in business?

Share of business %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		

Fact Find – Income (2)

Income details

Client or partner? Client Partner Status Employed Self-employed

Occupation

Company name/address

Employed

Length of service years months

Basic Evidence seen?

Guaranteed overtime Evidence seen?

Regular overtime Evidence seen?

Guaranteed bonus Evidence seen?

Regular bonus Evidence seen?

Additional income Evidence seen? Net monthly income

Self-Employed

Type of business How many years in business?

Share of business %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		

Fact Find – Income (3)

Income details

Client or partner? Client Partner Status Employed Self-employed

Occupation

Company name/address

Employed

Length of service years months

Basic Evidence seen?

Guaranteed overtime Evidence seen?

Regular overtime Evidence seen?

Guaranteed bonus Evidence seen?

Regular bonus Evidence seen?

Additional income Evidence seen? Net monthly income

Self-Employed

Type of business How many years in business?

Share of business %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		

Fact Find – Income (4)

Income details

Client or partner? Client Partner Status Employed Self-employed

Occupation

Company name/address

Employed

Length of service years months

Basic Evidence seen?

Guaranteed overtime Evidence seen?

Regular overtime Evidence seen?

Guaranteed bonus Evidence seen?

Regular bonus Evidence seen?

Additional income Evidence seen? Net monthly income

Self-Employed

Type of business How many years in business?

Share of business %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		

Fact Find – Other Income

	Client		Partner	
	£ Gross pa	£ net monthly	£ Gross pa	£ net monthly
Tax credits Child	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
benefits Pension	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
income Investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
income Maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
income Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current tax position?	<input type="text"/>		<input type="text"/>	
NI number	<input type="text"/>		<input type="text"/>	
Expected retirement age	<input type="text"/>		<input type="text"/>	

Fact Find – Assets

Have you any assets that can be used to meet
your mortgage requirements?

Y/N

Details

Asset 1

Holder

Client Partner

Type

Value

Asset 2

Holder

Client Partner

Type

Value

Asset 3

Holder

Client Partner

Type

Value

Asset 4

Holder

Client Partner

Type

Value

Asset 5

Holder

Client Partner

Type

Value

Asset 6

Holder

Client Partner

Type

Value

Client

Partner

Do you have an up to date Will?

Fact Find – Liabilities

Credit Commitment 1

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Credit Commitment 2

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Credit Commitment 3

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Credit Commitment 4

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Fact Find – Liabilities continued

Credit Commitment 5

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Credit Commitment 6

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Credit Commitment 7

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Credit Commitment 8

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Have you consolidated debts into your mortgage before? When?

Details

Fact Find – Protection

Death In Service

Amount of cover Relevant to? Client Partner

Amount of cover Relevant to? Client Partner

Employer Sick Cover

Months full pay Months half pay

Relevant to? Client Partner

Months full pay Months half pay

Relevant to? Client Partner

Life Assurance

Relevant to? Client Partner

Purpose _____

£ Benefit

Cover _____

Provider _____

Premium _____

End date

Policy Type

Term

Policy Holders

Policy number

Premium basis

Held in trust

Relevant to? Client Partner

Purpose _____

£ Benefit

Cover _____

Provider _____

Premium _____

End date

Policy Type

Term

Policy Holders

Policy number

Premium basis

Held in trust

Healthcare

Provider

Premium

Relevant to? Client Partner

Policy number

End date

Fact Find – Protection continued

Healthcare 2

Provider	<input type="text"/>	Policy number	<input type="text"/>
Premium	<input type="text"/>	End date	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Buildings & Contents Insurance

Policy Type	<input type="text"/>	Provider	<input type="text"/>
Policy number	<input type="text"/>	Amount of cover	<input type="text"/>
Premium	<input type="text"/>	End date	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	
Policy Type	<input type="text"/>	Provider	<input type="text"/>
Policy number	<input type="text"/>	Amount of cover	<input type="text"/>
Premium	<input type="text"/>	End date	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Have you claimed on a buildings insurance policy in the last 5 years?

Details

Have you claimed on a contents insurance policy in the last 5 years?

Details

Fact Find – Credit History

Adverse credit details

Type		Date registered	
Amount		Date satisfied	
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Type		Date registered	
Amount		Date satisfied	
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Type		Date registered	
Amount		Date satisfied	
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Type		Date registered	
Amount		Date satisfied	
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		

Arrears details

Payments missed		Last payment missed date	
OS Balance		Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner
Payments missed		Last payment missed date	
OS Balance		Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner
Payments missed		Last payment missed date	
OS Balance		Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner
Payments missed		Last payment missed date	
OS Balance		Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner

Fact Find – Credit History continued

Bankruptcy details

OS Balance

Relevant to?

Client

Partner

OS Balance

Relevant to?

Client

Partner

IVA details

Start date

End date

Monthly payment

Relevant to?

Client

Partner

Start date

End date

Monthly payment

Relevant to?

Client

Partner

Repossession details

Monthly payment

Relevant to?

Client

Partner

Monthly payment

Relevant to?

Client

Partner

Fact Find – Budget

Income

Client 1 take home pay

Client 2 take home pay

Other sources of income

Rent from tenants/lodgers

Other

TOTAL INCOME

Expenditure

Mortgage/rent (if continuing)

Council Tax

Utilities/Telephone

TV licence/satellite/cable

Groceries

Clothing

Childcare/support/maintenance

Travel costs

Insurance (home, life, vehicle)

Other

Non Mortgage Debts

Credit/store card payments

Personal loan repayments

Other

TOTAL EXPENDITURE

Savings

Stockmarket/fund investments (ISA)

Savings account/cash ISA/bonds

Fact Find – Aims and views

What would be the financial consequences to you and your family if any of the following were to happen?

You were to die

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You were to suffer a critical illness such as a heart attack or cancer

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You lost your job

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You were off work with a long term sickness or a disability

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You needed medical treatment

How important is it to protect you/your family in this event?

(mark out of 5)

You were to suffer damage or loss to your property and contents

Is it a condition of your mortgage that you arrange suitable buildings cover?

(Yes/No)

How important is it for you to protect your home and contents in this event?

(mark out of 5)

Fact Find – Requirements – Mortgage

Remortgage

Property to remortgage

Purchase

Is this a new build purchase? Property being sold

Are you a first time buyer? Plot number

Address

Town

County

Postcode

Purchase price Purchase scheme

Client %

Client Owned? Purpose

Partner Owned? Purpose

Shared equity purchase

Full Property price £ Value of funded share £

Funded percentage share %

Value of client share £ Client percentage share %

Are you receiving any builder or vendor incentives?

Gifted deposit £ Stamp Duty £

Legal fees £ Other incentives £

Equity available £

Deposit £ Source of funds

Total mortgage required £ | % LTV | %

(remortgage)

Existing mortgage Debt consolidation

Any capital raising Reason

Any capital repayment Source of funds

Fact Find – Requirements – Mortgage continued

Shared ownership purchase

Full Property price £	<input type="text"/>	Value of funded share £	<input type="text"/>
Shared rental	<input type="text"/>	Funded percentage share	<input type="text"/> %
Value of client share £	<input type="text"/>	Client percentage share	<input type="text"/> %
Are you receiving any builder or vendor incentives?	<input type="text"/>		
Gifted deposit £	<input type="text"/>	Stamp Duty £	<input type="text"/>
Legal fees £	<input type="text"/>	Other incentives £	<input type="text"/>
Equity available £	<input type="text"/>		
Deposit £	<input type="text"/>	Source of funds	<input type="text"/>
Total mortgage required £	<input type="text"/>	% LTV	<input type="text"/> %

(remortgage)

Existing mortgage	<input type="text"/>	Debt consolidation	<input type="text"/>
Any capital raising	<input type="text"/>	Reason	<input type="text"/>
Any capital repayment	<input type="text"/>	Source of funds	<input type="text"/>

Right to buy purchase

Full Property price £	<input type="text"/>	Discounted purchase price £	<input type="text"/>
Are you receiving any builder or vendor incentives?	<input type="text"/>		
Gifted deposit £	<input type="text"/>	Stamp Duty £	<input type="text"/>
Legal fees £	<input type="text"/>	Other incentives £	<input type="text"/>
Equity available £	<input type="text"/>		
Deposit £	<input type="text"/>	Source of funds	<input type="text"/>
Total mortgage required £	<input type="text"/>	% LTV	<input type="text"/> %

(remortgage)

Existing mortgage	<input type="text"/>	Debt consolidation	<input type="text"/>
Any capital raising	<input type="text"/>	Reason	<input type="text"/>
Any capital repayment	<input type="text"/>	Source of funds	<input type="text"/>

Fact Find – Requirements – Mortgage continued

Your preferences

Your preferred repayment method:

Are you concerned about possible rises in interest rates?

Is a discount on your interest rate in the early years important to you?

Do you have a preferred term for any initial scheme?

1 year 2 year 3 year 4 year 5 year

Do you wish to repay all or part of your mortgage during the initial scheme?

Is it important to add lender fees to the mortgage?

Is it important to be able to offset a savings or current account?

Do you have a preferred term for your mortgage?

Property details

Tenure

Style

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built in?

Will anyone over the age of 17 who will not be party to the mortgage reside at the property?

Fact Find – Requirements – Protection

Fact Find – Future

Reviews for mortgages, life assurance and general insurance will be scheduled automatically.

If there are any additional reviews required, please schedule them here.

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		