



Mortgage Fact Find

Customer(s) Name(s)	
Adviser Name	
Firm Name	
Date Fact Find Started	Click here to enter a date.
Date Fact Find Completed	Click here to enter a date.
Date Disclosure Document Issued	Click here to enter a date.

APPLICANT DETAILS	1 st Applicant	2 nd Applicant
Title		
First Name		
Middle Name		
Surname		
Previous Surname		
Present Address		
Gender		
Date of Birth		
Age		
Telephone number	Select	Select
Email address		
Contact Method		
Preferred Time		
Relationship to other Applicant		
Marital status		
Nationality		
Country of Residence		
Do you have any Dependants?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Date of birth Month and year ONLY	Financially Dependent?	Dependant of	Notes
	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	Yes <input type="checkbox"/> No <input type="checkbox"/>		
	Yes <input type="checkbox"/> No <input type="checkbox"/>		

Is there anyone other than the customer e.g. beneficial owners/ other individuals/ other parties (including non-individuals), involved in the transaction?	¹ Yes <input type="checkbox"/> No <input type="checkbox"/>	¹ Yes <input type="checkbox"/> No <input type="checkbox"/>
	¹ If yes, please complete the Third Party Customer Due Diligence Questionnaire	
Is business being completed on a non-face to face basis?	² Yes <input type="checkbox"/> No <input type="checkbox"/>	² Yes <input type="checkbox"/> No <input type="checkbox"/>
² If yes, please confirm the details of the Impersonation check completed	Select method of mitigation	Select method of mitigation

Date moved into your current address		
Previous address if less than 3 years (Detail other addresses on separate page if necessary)		
Date Moved in		
Residential Status		
Current Residential Status		
If renting, how much do you pay?	£ per	£ per
Are you leaving rental accommodation when new mortgage completes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

EMPLOYMENT DETAILS	1st Applicant	2nd Applicant
Employment status (Employed/Self Employed/ Retired/Not Employed)		
Current employer/Name of Business		
Current employer address		
Occupation / Job Title		
On what basis? (Permanent/Temp/Contract)		
If contract worker, specify end of term of contract		
Current employment start date		
Details of probationary period, if any		
Your expected retirement age		
National Insurance number		
If current employment is less than 1 year please give details of your previous occupation(s)		
Previous Occupation/Job Title		
Previous employer		
Time in employment Started Left		
More Previous Employment (See notes)		
Notes:		

CURRENT MORTGAGE DETAILS

Please add an additional page to record the mortgage details for each further mortgage held.

Lender	
Owner	
Address Details	
Amount of Loan outstanding	£
Term remaining	(years/months)
Buy to Let	Yes <input type="checkbox"/> No <input type="checkbox"/>
Current interest rate (%)	

Monthly mortgage payment	£
Account Number	
To be redeemed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Interest rate type	
If applicable when does rate end?	
Second charge?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are there any penalties if you transfer or repay your existing mortgage now?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you prepared to pay these if you transfer/repay your current mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
How much is the penalty?	£
ERC End Date	
Property Value/Sale price?	£
Are your current mortgage terms portable to a new property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Repayment method	
If Interest Only / Part & Part:	
How much is interest only?	£
How do you intend to repay the capital? (Repayment Strategy)	
Do you want to continue using it / them for any new mortgage arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Notes:	

INCOME DETAILS

Employed	1st Applicant	2nd Applicant
Basic salary p.a.	£	£
Guaranteed additional p.a. (overtime, bonus etc.)	£	£
Regular additional p.a. (overtime, bonus etc.)	£	£
Other earned income (please specify)	£	£

Self-employed	1st Applicant	2nd Applicant
Self-employed status (Sole trader, Partnership/LLP, Ltd Co.)		
% owned (where relevant)		
Accounting Year (DD/MM – DD/MM)		
Number of years accounts available		
Net profit last year	£	£
Previous year	£	£
Year before that	£	£

Amount of any other income p.a.	1st Applicant	2nd Applicant
Details of any other income	£	£
Details of where other income is from (e.g. pensions, rental, investment, allowances, state benefits – Tax credits, child benefit, etc.)		
Applicant	Source	Annual Amount
		£
		£
Notes:		

Total Annual income	£	£
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Monthly Amounts	1st Applicant	2nd Applicant
Monthly Net Income	£	£
Do you receive any income in a foreign currency?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

CREDIT HISTORY	1st Applicant	2nd Applicant
Have you ever had any adverse credit issues or mortgage/loan refused? (If No then other questions in this section are not applicable)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a mortgage or a loan application refused?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a judgment for debt or a loan default registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been declared bankrupt or made an arrangement with your creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

NB. If you answered 'Yes' to any of the above, please provide the information below.
If there are multiple credit history issues please add notes or additional page.

Type	Select type of credit issue		
Company			
Amount	£		
Customer	1 st Applicant <input type="checkbox"/>	2 nd Applicant <input type="checkbox"/>	Joint <input type="checkbox"/>
Date			
Date satisfied/settled			
To be repaid with mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Other Details: (e.g. how did the debt arise, what is the repayment schedule, any attempts at negotiations with creditors?)			

FINANCIAL COMMITMENTS (excluding current mortgage payments). This should include any credit cards (including those repaid monthly), loans, HP etc.

Please provide further details in notes if necessary

	1st Applicant	2nd Applicant
Type (CC, loan, HP etc.)		
Company		
Monthly payment	£	£
Amount Outstanding	£	£
Do you repay the full amount each month?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
To be repaid prior to new mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
To be repaid with mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Months remaining		
End Date		
Interest rate	(%)	(%)
Notes:		

Total committed Monthly Liabilities	£
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BUDGET PLANNER

The Budget Planner is an analysis of future expenditure when a new mortgage would be in place. Please do not include any payments that will cease on mortgage completion (e.g. redeemed mortgages; rent that will stop)

Committed expenditure	
Current Mortgage	

Current Rent		
Interest Only Repayment Strategy		
Hire Purchase/Rental Agreement/Loans		
Alimony and maintenance		
Credit/Store Cards		
Transport	1st applicant	2nd applicant
Own vehicle (Fuel/tax/insurance/servicing/parking)		
Fares (e.g. Travel card/season ticket/family travel costs)		
Transport Total		
Utility and Other Bills		
Fuel (e.g. Gas/electricity/oil)		
Water		
Telephone/broadband/digital/cable/satellite		
Mobile phone		
TV Licence		
Council Tax		
Ground Rent		
Service Charge		
Utility and Other Bills Total		
Discretionary expenditure		
General Living Costs		
Food and personal goods (e.g. toiletries)		
Clothing		
Repairs		
School/child minding costs		
Entertainment/recreation (incl. alcohol and tobacco)		
Holidays		
General Living Costs Total		
Pensions		
Insurances		
Savings/investment		
Other Outgoings	1st applicant	2nd applicant
Other Monthly Outgoings		
NOTES:		

Total combined income	£
Total monthly expenditure committed	£
Total monthly expenditure discretionary	£
TOTAL monthly expenditure	£
Disposable income	£
Agreed monthly budget	£

PROPERTY (to be mortgaged)

Address of property to be mortgaged:			
Number of bedrooms		Year built	
Property type (Detached, Semi-Detached, Terraced etc.)			
What is the property tenure?		Select tenure type	
If Leasehold, what is the term remaining on the property?			
Is the property ex-local authority?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
A Mortgage valuation is completed for the lender. In addition do you want information on the other reports and surveys available?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property of non-standard construction (i.e. not thatched roof, barn conversion etc.)?		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Are you buying through a Shared Ownership body/Government scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you are buying through a Shared Ownership body/Government scheme:	
Percentage of property to be purchased (%)	
Scheme type	Select scheme type
Which Shared Ownership body / government scheme are you buying from?	
Monthly Rent Payment	£
Details: For example, Help to Buy agent, grant, monthly interest change, term of scheme.	
Will this be the only property you own?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, Is this your main residence?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, do you have a mortgage on the other?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If No, do you intend to clear any of these other mortgages?	Yes <input type="checkbox"/> No <input type="checkbox"/>

OTHER DETAILS

Will there be any occupants that are not related to the applicant?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide further details:	
If this relates to a remortgage: Are there any other charges on the property, e.g. secured loans, shared ownership, government scheme	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide further details:	

NEW MORTGAGE

Loan Purpose:	
House Move <input type="checkbox"/>	Remortgage <input type="checkbox"/>
Buy to Let Purchase <input type="checkbox"/>	Buy to Let Remortgage <input type="checkbox"/>
Right to Buy <input type="checkbox"/>	Further Advance <input type="checkbox"/>
Let to Buy <input type="checkbox"/>	
	First Time Buyer <input type="checkbox"/>
	Debt Consolidation <input type="checkbox"/>
	2 nd Property <input type="checkbox"/>
Valuation/Price	£
Loan Amount	£
Loan to Value	(%)
Repayment Method	
Over what term?	(years/months)
Are you borrowing an additional amount e.g. home improvements, fees?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If borrowing additional amount	
Amount	£
Reason	
Funds available to complete mortgage transaction	£
Deposit available	£
Source of funds and deposit available	
Conclusions and evidence gathered to support the source of funds and deposit:	
Will you be using a gifted deposit?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes , please confirm source. For example parents, vendor, builder	
Are there any monies from high risk countries?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes , please provide details	
If Right to Buy – Estimated Valuation	£

Notes:

MORTGAGE PREFERENCES

An upper limit on your mortgage costs for a specific period	Yes <input type="checkbox"/>	No <input type="checkbox"/>
To fix your mortgage costs for a certain period	Yes <input type="checkbox"/>	No <input type="checkbox"/>
A discount on your mortgage repayments in the early years	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Access to an initial cash sum (Cashback)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
No Early Repayment Charge on full or part repayment	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Making limited overpayments without early repayment charges	Yes <input type="checkbox"/>	No <input type="checkbox"/>
No tie-in after a fixed, discounted or capped interest period	Yes <input type="checkbox"/>	No <input type="checkbox"/>
The interest rate on the mortgage moves in line with an external index such as the Bank of England base rate rather than the lender's own variable rate (known as a "Tracker") period	Yes <input type="checkbox"/>	No <input type="checkbox"/>
No higher lending charge	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Speed of mortgage completion	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Ability to add fee to the loan	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Ability to vary the repayment amount or take repayment holidays	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Ability to link your finances (e.g. bank account, savings, mortgage)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Free Legal Services / Conveyancing	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Free Valuations	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Details and reason for preference(s):		

Might your income or expenditure change significantly in the foreseeable future? (3 to 7 years)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Timescale / Amount / Reason	
Income		
Expenditure		

FUTURE CONSIDERATIONS

	1st Applicant	2nd Applicant
Do you foresee any changes to your personal circumstance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Details:		

WILLS

	1st Applicant	2nd Applicant
Do you have a will in place?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is it up to date?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Notes:		

POWER OF ATTORNEY

	1st Applicant	2nd Applicant
Name		
Contact Details:		
Address		
Telephone number		
Email address		
POA Type	Enduring <input type="checkbox"/>	Enduring <input type="checkbox"/>

	Lasting Court of Protection <input type="checkbox"/>	Lasting Court of Protection <input type="checkbox"/>
If Lasting:	Health <input type="checkbox"/> Financial <input type="checkbox"/> Health & Financial <input type="checkbox"/>	Health <input type="checkbox"/> Financial <input type="checkbox"/> Health & Financial <input type="checkbox"/>
Registered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Start Date		
End Date (if relevant)		

PROFESSIONAL CONTACTS	Accountant
Firm Name	
Address	
Accountant's name	
Point of contact	
Telephone number	
Email address	

	Estate Agent acting for Applicant	Estate Agent acting for Vendor
Firm Name		
Address		
Point of contact		
Telephone number		
Email address		

	Solicitors acting for Applicant	Solicitors acting for Vendor/Builder
Firm Name		
Address		
Solicitor's name		
Point of contact		
Telephone number		
Email address		

DECLARATION

I/We agree that this Fact Find is a true record of my/our discussions with our adviser and that this information is true to the best of my/our knowledge.

I/We accept that this Fact Find relates only to advice given in connection with my/our mortgage and insurance needs.

Adviser's signature		Date	Click here to enter a date.
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Applicant 1's signature		Date	Click here to enter a date.
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Applicant 2's signature		Date	Click here to enter a date.
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