|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **MORTGAGE FACT FIND** | **Applicant 1** | | **Applicant 2** | |
| Full name (including all middle names) |  | |  | |
| Preferred name to be called |  | |  | |
| Date of birth |  | |  | |
| Nationality |  | |  | |
| If not British do you have “Settled Status” or “Permanent Right to Reside” |  | |  | |
| Please provide a Share Code for settled status or Residency Permit or details of Visa if not permanent |  | |  | |
| Country of Birth |  | |  | |
| Date moved to UK if not born in the UK |  | |  | |
| Smoker Status – please advise as either non-smoker, ex-smoker or smoker |  | |  | |
| Height |  | |  | |
| Weight |  | |  | |
| Anticipated Retirement Age |  | |  | |
| Marital status (single / married / divorced / co-habiting etc.) |  | |  | |
| Date Married  & Previous Name |  | |  | |
| Full current address |  | |  | |
| Date moved into current address |  | |  | |
| Current Property – Is it owned / rented / living with friends or relatives |  | |  | |
| If renting or mortgaged, name of landlord or current lender |  | |  | |
| If current mortgage, how much is owing |  | |  | |
| Value of existing property if owned |  | |  | |
| How much rent or mortgage do you pay each month at your current address |  | |  | |
| If you don’t own a property now, have you ever owned a property before? |  | |  | |
| Are you on the electoral roll at your current property? |  | |  | |
| Home telephone number |  | |  | |
| Work telephone number |  | |  | |
| Mobile telephone number |  | |  | |
| Email address |  | |  | |
| Preferred contact method and time if applicable |  | |  | |
| National Insurance number |  | |  | |
| Mum’s maiden name (for security) |  | |  | |
| Any dependent children –  provide names & dates of birth |  | |  | |
| If less than 3 years at current address, provide a full 3 year address history |  | |  | |
| Owned / rented / friends / relatives |  | |  | |
| Date moved into this previous address |  | |  | |
| How much rent or mortgage did you pay each month at your previous address |  | |  | |
| **Criminal Convictions**  Do you have any unspent criminal convictions under the Rehabilitation of Offenders Act 1974 which would appear on a basic criminal record check? |  | |  | |
| Have you made a Will |  | |  | |
| If YES, when was it updated |  | |  | |
| **Consents:**  Do you agree for us to use and process your personal data for the purposes of providing mortgage and insurance services? | Yes / No | | Yes / No | |
| **Future Contact:**  How may our firm communicate with you in future in relation to servicing your mortgage and insurance needs and advising on new products and services? | Mail | Yes / No | Mail | Yes / No |
| Email | Yes / No | Email | Yes / No |
| Phone | Yes / No | Phone | Yes / No |
| Text/WhatsApp | Yes / No | Text/WhatsApp | Yes / No |
| Are you in good health? |  | |  | |
| Do you have any religious beliefs that could affect mortgage planning? |  | |  | |
| **Vulnerability:**  Have you suffered a traumatic life event recently that affects you? |  | |  | |
| Do you have the capacity to understand the basics of the financial information we will be discussing? |  | |  | |
| Is there anything surrounding your physical or mental health that may make this process difficult for you? |  | |  | |
| Would you like someone else involved in the process to help you with the information that you need to understand? |  | |  | |

**EMPLOYMENT DETAILS (if employed director with more than 20% shareholding you will be classed as self-**

**employed, so please complete accordingly)**

|  |  |  |
| --- | --- | --- |
| Employment status  Employed / Self-Employed |  |  |
| Date commenced employment |  |  |
| Employment type  Permanent / Temporary / Agency / Zero Hours / Fixed Term Contract |  |  |
| Job title |  |  |
| Occupation / What do you actually do |  |  |
| Employers’ name |  |  |
| Employers’ address |  |  |
| Annual Basic income |  |  |
| Any bonus / overtime / commissions |  |  |
| Other income from maintenance / tax credits / child benefit / 2nd job |  |  |
| Any other deductions from salary apart from tax/NI/pension?  Such as student loan / travelcard etc |  |  |
| Are you related to your employer? |  |  |
| Do you own shares in the company?  If Yes, what % do you own |  |  |
| If self-employed - Accountants name, address & phone number |  |  |
| Previous employment  If less than 3 years, provide previous employment / occupation details to cover 3 years, including employer name, occupation, salary and start and end dates |  |  |

**Current Monthly out goings ..car payments ..credit cards ..loans ..store cards ..etc**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Commitment - Loan / credit card / student loan / maintenance / HP / lease |  |  |  |  |  |  |
| Lender that credit is with |  |  |  |  |  |  |
| Balance outstanding |  |  |  |  |  |  |
| Monthly payment |  |  |  |  |  |  |
| Will this be cleared before completion of the new mortgage? |  |  |  |  |  |  |

**DETAILS OF MORTGAGE REQUIRED**

|  |  |  |
| --- | --- | --- |
| Is it a purchase / remortgage / buy to let |  |  |
| Property value / purchase price ideally |  |  |
| Loan amount required ideally |  |  |
| Term |  |  |
| Repayment / Interest Only |  |  |
| Budget for mortgage payments ideally |  |  |
| Source of deposit – provide breakdown of personal savings/inheritance/gift/loan/sale of property/remortgage of existing property etc. |  |  |

**DETAILS OF PROPERTY TO BE MORTGAGED**

|  |  |  |
| --- | --- | --- |
| Full address of property |  |  |
| Type of property – house / flat / bungalow |  |  |
| Detached / semi / terraced |  |  |
| Year property was built |  |  |
| Number of bedrooms |  |  |
| Additional property features such as an annex, more than 1 kitchen, more than 1 acre of land? |  |  |
| Does it have solar panels  If yes, are they owned or leased |  |  |
| Standard Construction brick and tile?  If no provide details of construction name |  |  |
| Ex local authority / housing association |  |  |
| Freehold / Leasehold |  |  |
| If leasehold, how many years remaining |  |  |
| Ground rent and service charge costs |  |  |
| If flat, total no. floors / what floor on |  |  |
| Who to contact to access property for valuation |  |  |
| Solicitors full contact details – if known |  |  |

**ADDITIONAL INFO** (please use this box to confirm any other requirements/information that would be helpful, including details of other property owned and any adverse credit of defaults, missed payments, CCJs, IVA, Bankruptcy, previous business liquidations etc.)