

MORTGAGE FACTFIND

DATE:

Data items in **bold** are mandatory

Disclosure

Buyer Type	Home Owner / First Time Buyer
Loan Purpose	Purchase / Remortgage / Buy to Let / Further Adv.
SCDD given	Date:

Loan Details

Purchase via a special purchase scheme?	Yes / No
If yes – Under which scheme?	Right to Buy, Shared Ownership, Homebuy, Keyworker, Family Sale
Estimated property value	£
Loan amount	£
Repayment type	Repayment / Interest only / Other
Split Mortgage	Yes / No
If yes – Amount on Interest only?	
Mortgage term (Years)	

Source of Deposit	
--------------------------	--

Personal Details	Client 1	Client 2
Title		
First Name		
Middle Name(s)		
Surname		
Preferred Name		
Date of Birth	/ /	/ /
Gender		
Nationality		
Marital Status		
Number of dependents & ages		

Current address	Client 1	Client 2
House Number & Street		
Town / City		
County		
Postcode		
Residential Status		
Time at address		

Previous Address (If less than 3yrs in current)	Client 1	Client 2
House Number & Street		
Town / City		
County		
Postcode		
Residential Status		
Time at address		

Previous Address (If less than 3yrs in current)	Client 1	Client 2
House Number & Street		
Town / City		
County		
Postcode		
Residential Status		
Time at address		

New Address	Client 1	Client 2
Is there a New property Address?	Yes / No	Yes / No
House Number & Street		
Town / City		
County		
Postcode		

Contact Details	Client 1	Client 2
Preferred Contact Method	Home / Work / Mobile / Email	Home / Work / Mobile / Email
Phone Numbers		
Email		

Employment / Income	Client 1	Client 2
Employment Status	Employed / Self-employed / Other	Employed / Self-employed / Other
Preferred Retirement Age		
National Insurance Number		

Employment	Client 1	Client 2
Employer's Name		
Employer's Address		
Employer's Tel No.		
Occupation type	Professional / Clerical / Skilled / Manual	
Job Title		
Employment Basis		
Nature of Business		
Length of service (Yrs & Months)		
Main Employment	Yes / No	Yes / No
Basic Income	£	£
Regular Overtime	£	£
Guaranteed Bonus	£	£
Regular Bonus	£	£
Commission	£	£
Allowances	£	£

Self- Employment	Client 1	Client 2
Business Name		
Business Address		
Nature of business		
Year business established		
Your role	Partner / Sole Trader / LTD Company Director	
% of business you own		
How long have you owned business		
Share of net profit – Latest period	£	£
Year ending		
Share of net profit – Previous period	£	£
Year ending		
Share of net profit – Previous period	£	£
Year ending		

Other Income	Client 1	Client 2
Details		
Gross Amount (per period)	£	£

Financial Commitments	Client 1	Client 2
Do you have any mortgages?	Yes / No	Yes / No
If Yes	Single / Joint with Client 2 / Other	Single / Joint with Client 1 / Other
Main mortgage for present address?	Yes / No	Yes / No
Mortgage lender		
Mortgage Account number		
Product type		
Outstanding balance	£	£
Repayment basis	Repayment / Interest only / Part & part	Repayment / Interest only / Part & part
Start date		
Outstanding term		
Current monthly payments	£	£
Mortgage to be repaid?	Yes / No	Yes / No
If yes – Do penalties apply?		
If yes – Penalty amount & expiry date		

Financial Commitments (Cont)	Client 1	Client 2
Any other mortgages?	Yes / No	Yes / No
If Yes	Single / Joint with Client 2 / Other	Single / Joint with Client 1 / Other
Mortgage type	Residential / Buy to let	Residential / Buy to let
Mortgage lender		
Mortgage account number		
Product type		
Outstanding balance	£	£
Repayment basis	Repayment / Interest only / Part & part	Repayment / Interest only / Part & part
Start date		
Outstanding term		
Current monthly payments	£	£
Mortgage to be repaid?	Yes / No	Yes / No
If yes – Do penalties apply?		
If yes – Penalty amount & expiry date		

Credit commitments	Client 1	Client 2
Do applicants have any commitments?	Yes / No	Yes / No
If Yes	Single / Joint with Client 2 / Other	Single / Joint with Client 1 / Other
Type	Credit card / Personal loan / Secured loan / Other	Credit card / Personal loan / Secured loan / Other
Provider		
Outstanding amount	£	£
Monthly payment	£	£
Years / Months remaining		
Commitment to be repaid?	Yes / No	Yes / No
If Yes – Do penalties apply? Amount?		

Credit commitments(Cont)	Client 1	Client 2
Do applicants have any other commitments?	Yes / No	Yes / No
If Yes	Single / Joint with Client 2 / Other	Single / Joint with Client 1 / Other
Type	Credit card / Personal loan / Secured loan / Other	Credit card / Personal loan / Secured loan / Other
Provider		
Outstanding amount	£	£
Monthly payment	£	£
Years / Months remaining		
Commitment to be repaid?	Yes / No	Yes / No
If Yes – Do penalties apply? Amount?		

Monthly Expenditure	Joint
Rent	£
Council Tax	£
Utilities	£
Phone / Internet / TV	£
Housekeeping	£
Travel	£
Childcare	£
Maintenance / Alimony	£
Car / Household / Life / Protection Insurance	£
Regular savings	£
Pensions	£
Other expenditure	£
Total monthly expenditure	£

Credit history	Client 1	Client 2
Have you missed more than 2 consecutive Credit Card / Store Card payments in the last 3 years?	Yes / No	Yes / No
Are you currently, or have you ever been in arrears with your rent, mortgage payments or other loans?	Yes / No	Yes / No
Have you ever had a mortgage on a property which has been repossessed or voluntarily surrendered?	Yes / No	Yes / No
Have you ever been bankrupt?	Yes / No	Yes / No
Have you ever had a County Court Judgement (CCJ) against you?	Yes / No	Yes / No
Have you ever made arrangements with Creditors (IVA)	Yes / No	Yes / No
Have you been declined a mortgage on any property in the last 5 years?	Yes / No	Yes / No

Additional details for any Yes answers above:

Additional details for any Yes answers above:	
Address of new property	
Property type	
Estate Agent details	
Solicitors details	
Direct Debit Bank details	Account No: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Sort code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mothers maiden name (if applicable)	
Valuation card details (To be destroyed after use)	Card No: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Start date: <input type="text"/> <input type="text"/>

Expiry date:

--	--

Security code:

--	--	--

Name on card:

.....