



Client Fact Find

CONFIDENTIAL CLIENT INFORMATION

Questions preceded by * are mandatory

*Please indicate if the mortgage application is single or joint
Single Joint

*Advisor

Questionnaire started on

Questionnaire completed by
Advisor Client

Date details altered (if applicable)

Purpose of meeting:

Personal Details

Main Applicant

Second Applicant

*Title and Surname

*Forenames

*Previous Name

Male Female

*Date of Birth

*Marital Status

Smoker

Yes No

No. of dependants

If so, ages

*Nationality

NI Number

*Address

*Postcode

*Time at Address

*Residential Status

Previous Address
if less than 3 years

Postcode

Time at Address

Residential Status

Home Telephone

Work Telephone

Mobile Telephone

Email address

Preferred method
of contact

Male Female

Yes No

If so, ages

Occupation & Financial Details

Main Applicant

Second Applicant

* Employment Status

* Occupation

* Employer Name

* Address

* Postcode

% of Shares

Telephone

* Salary (Gross)

Bonuses (if app)

* Time with employer

Any Other Benefits

Accountant (if app)

* Planned Retirement Age

* Will you have any funds available to reduce your debts in the future

Yes No

Yes No

* Have you ever failed, or are you experiencing payment difficulties, in keeping up your payments under any previous or current mortgage, rental or loan agreement

Yes No

Yes No

In the event of serious illness/unemployment:

Could you continue paying your financial commitments?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Will you still receive any regular income?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you have any critical illness or Unemployment insurance?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If you have any existing insurances please complete below:

Life Insurance	
Existing Company	<input type="text"/>
Existing Cover	Life: <input type="text"/>
	CI: <input type="text"/>
Term Type	<input type="text"/>
Monthly Premium	<input type="text"/>
Cover required (if app):	<input type="text"/>
Renewal Date:	<input type="text"/>

Home Insurance	
	<input type="text"/>
Buildings:	<input type="text"/>
Contents:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Do you require a quotation for any of the following:

Buildings & Contents Insurance	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Life Assurance	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Critical Illness	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Income Protection	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Do you hold a valid, up to date Will?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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	Main Applicant	Second Applicant
Current Mortgage	pm	pm
Current Rent	pm	pm
Hire Purchase	pm / balance	pm / balance
Other Loans (inc. Student Loan)	pm / balance	pm / balance
Credit/Store Cards	pm / balance	pm / balance
Maintenance for Dependants	pm	pm
Council Tax	pm	pm
Utility Bills (Gas/Electric/Water)	pm	pm
Telephone/Mobile/Sky	pm	pm
Food & Clothing	pm	pm
Motoring/Fares/Other Travel	pm	pm
Pensions/Share Schemes	pm	pm
Personal/Home Insurances	pm	pm
Childcare	pm	pm
Social & Leisure	pm	pm
Regular Savings	pm	pm
Current Total Monthly Expenditure	pm	pm
Emergency Fund	pm	pm
Net Income (After Tax & Deductions)	pm	pm
Maximum Budget available to meet Mortgage needs	pm	pm

* Have you missed any loan, credit cards, mortgage payments in the last 12 months or are there any historical problems with credit that we should know about e.g. ccj's, arrears, defaults, bankruptcy? If so, please explain.

* Are the level of your outgoings likely to increase in the foreseeable future? If so, please explain.

	Main Applicant	Second Applicant
Bank Name		
Bank Acc No		
Bank Sort Code		
Time held account		

Please fill in this section if you currently have a mortgage. If you do not, please continue to Page 8.

What is the estimated valuation of your existing house?

* Who is your current mortgage lender?

Ref:

* What is the current amount outstanding?

* How many years are left on the mortgage?

* What date does your current deal expire?

* If applicable, what are the early redemption penalties?

* What repayment type is your current mortgage, i.e. Capital Repayment / Interest Only / Split

* Are you looking at keeping to the same repayment type / term? Yes No

* If no please explain reasons?

* If you are reducing / increasing your current mortgage, please explain reasoning?

We need to understand your requirements, attitudes and objectives to help us to provide you with a mortgage fitting your needs and relevant to your circumstances.

- Will your income change significantly within the foreseeable future? Yes No
- Will your expenditure change significantly within the foreseeable future? Yes No
- Do you have any plans to pay off some or all of the mortgage in the foreseeable future? Yes No
- Are you likely to move home within the mortgage term (other than this transaction)? Yes No

Please indicate the features most important to you:

- * How long do you wish your rate to be controlled for (years)?
- Would you like an upper limit on your mortgage costs for a specific period? Yes No
- Would you like to fix your mortgage costs for a certain period? Yes No
- Would you like access to an initial sum (known as a cashback)? Yes No
- * Would you like a rate that fluctuates with the Bank of England rate movements? Yes No
- * Are you happy for the interest rate to change during the term of your mortgage? Yes No
- * Is the term of the mortgage to go beyond your retirement age? Yes No
- * Do you want to minimise your mortgage repayments in the early years? Yes No
- * Would you like a rate that fluctuates with the LIBOR rate movements? Yes No
- * Do you require the ability to add fees to the loan? Yes No
- Do you require the ability to vary the repayment amount by overpaying and underpaying and have the flexibility of taking payment holidays? Yes No

Attitude To Risk

What is your attitude to the risk of repaying your mortgage? (Cautious = repayment, Adventurous = investment backed or split mortgage, Speculative = purchase on a pure interest only basis)

Property to be Mortgaged

Property to be mortgaged

Property Value:

Deposit Available:

Source:

Mortgage required:

Repayment Method:

Term Required:

If Interest Only, how will mortgage be paid off?

Estate Agent details (if app):

Solicitor Details:

Property Purchase/Remortgage Details:

Notes:

Data Protection Act

* I confirm that the applicant/s has/have given their consent to any data being passed to other companies in the Lender's Groups for marketing and administrative purposes.

Yes No

* The applicant's is/are aware that any information provided by them will be held by the Lender. I have advised the applicant's that we may use their information to inform them about any products or services offered by the Lender's Group and selected third parties. This may be by letter, telephone or other reasonable communication.

Yes No

The applicant/s has/have confirmed that they would prefer not to receive any information about products and services provided by the Lender and ourselves.

Yes No

The applicant/s has/have given their consent to the advisor, or the company contacting them, in the future to review their mortgage and protection arrangements.

Yes No

* The applicant/s is/are aware that they have right of access to information we hold about them on our records. The applicant/s is/are aware that we reserve the right to charge an administration fee for the provision of this information.

Yes No

Declaration

* The applicant's is/are aware that this factfind is, to the best of their knowledge, a true record of the discussions with the mortgage advisor. The applicant/s is/are aware that non-disclosure or giving incorrect information will affect the advice to be provided, which is specific to the applicant/s needs. The applicant/s accept that factfind relates only to mortgage advice and non-financial service authority regulated assurance.

Yes No

Thank you for spending the time to fill out this Client Fact Find