

<b>Customer(s) Name(s)</b>	
<b>Adviser Name</b>	
<b>Firm Name</b>	
<b>Date Fact Find Completed</b>	
<b>Date IDD issued</b>	
<b>Date Data Protection Statement issued</b>	
<b>Date Fee Agreement issued (if any)</b>	

This questionnaire is designed to provide a mortgage adviser with information required by the Financial Services and Markets Act 2000.  
 Periodically your adviser may need to confirm the information is correct.  
 To ensure that suitable advice is provided and recommendations are based on sound information, it is important that the questions are answered as fully as possible, where relevant.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

**IF THE MORTGAGE IS IN A CURRENCY OTHER THAN STERLING, CHANGES IN THE EXCHANGE RATE MAY INCREASE THE STERLING EQUIVALENT OF YOUR DEBT.**

**MORTGAGE FACTFIND**

<b>APPLICANT DETAILS</b>			
		<b>First Applicant</b>	<b>Second Applicant</b>
Category of each applicant		First time buyer / Mover / Remortgage / Right-to-buy / Further advance / Buy-to-let	First time buyer / Mover / Remortgage / Right-to-buy / Further advance / Buy-to-let
Title			
Full name	Forename(s)		
Surname			
Previous surname			
Sex			
Date of Birth	dd / mm / yyyy		
<b>OR</b> Age			
Relationship to other applicant			
Current Address			
Post Code			
Current residential status		Owner occupier / Tenant / Living with parents / Other	Owner occupier / Tenant / Living with parents / Other
Are you on the electoral roll there?		Yes / No	Yes / No
Length of time at current address		Years	Years
		Months	Months
<b>OR</b> Date moved to current address (dd/mm/yyyy)		/ /	/ /
Previous address if less than 3 years (Detail other addresses on separate page if necessary)			
Telephone numbers	Home		
	Work		
	Mobile		
Email address			
Preferred mode of contact			

**MORTGAGE FACTFIND**

	<b>First Applicant</b>	<b>Second Applicant</b>
Do you have any religious beliefs, which could affect mortgage planning? If 'Yes', give details.	Yes / No	Yes / No
Do you have any Dependents?	Yes / No	Yes / No

- If 'Yes', give details.

*Include children, grandchildren, parents etc*

Name	Date of Birth	Relationship	Financially dependent?	Sex
			Yes / No	M / F
			Yes / No	M / F
			Yes / No	M / F
			Yes / No	M / F
			Yes / No	M / F
			Yes / No	M / F

**Notes**

<b>CREDIT HISTORY</b>	<b>First Applicant</b>	<b>Second Applicant</b>	<b>Joint</b>
Have you ever had a mortgage or a loan application refused?	Yes / No	Yes / No	Yes / No
Have you ever had a judgment for debt or a loan default registered against you?	Yes / No	Yes / No	Yes / No
Have you ever been declared bankrupt or made an arrangement with your creditors?	Yes / No	Yes / No	Yes / No
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?	Yes / No	Yes / No	Yes / No
Have you an existing payment agreement with creditors?	Yes / No	Yes / No	Yes / No

**If you answered 'Yes' to any of the above, please give details on the credit issues questionnaire.**

**MORTGAGE FACTFIND**

<b>CURRENT MORTGAGE DETAILS</b>			
	<b>First Applicant</b>	<b>Second Applicant</b>	<b>Joint</b>
Do you have amounts outstanding with more than one lender secured on this property? <i>(If 'Yes', obtain full details of other charges and include in 'Analysis of Current Liabilities'.)</i>	Yes / No	Yes / No	Yes / No
Lender			
Account Number			
Amount of Loan outstanding	£	£	£
Term remaining	Years	Years	Years
Repayment method			
Current rate	%	%	%
Amount of monthly mortgage payment	£	£	£
Interest rate type (fixed, tracker etc)			
- If applicable when does rate end? (dd/mm/yyyy)	/ /	/ /	/ /
If selling, what is the sale price?	£	£	£
Are there any penalties if you transfer or repay your existing mortgage now, including any other secured borrowing?	Yes / No	Yes / No	Yes / No
- If 'Yes' how much are they?	£	£	£
If applicable, are you prepared to pay any penalties if you transfer/repay your current mortgage?	Yes / No	Yes / No	Yes / No
Are your current mortgage terms portable to a new property?	Yes / No	Yes / No	Yes / No
<i>If existing mortgage repayment method is interest only or split:</i>			
How do you intend to repay the capital?			
Do you want to continue using your existing repayment vehicle(s) for any new mortgage arrangement	Yes / No	Yes / No	Yes / No
If split: how much is interest only?	£	£	£
<b>Notes</b>			

**MORTGAGE FACTFIND**

<b>OCCUPATION DETAILS</b>		
	<b>First Applicant</b>	<b>Second Applicant</b>
Occupation / Job Title (If additional jobs, put details in Notes section.)		
At what age do you expect to retire		
Employment status (employed, self-employed, retired, not employed etc)		
On what basis? (permanent, temporary, contract, etc)		
- If contract worker, specify term of contract		
- If part-time, specify number of hours		
Current employer inc address)		
Post Code		
Date commenced current employment (dd/mm/yyyy)	/ /	/ /
Details of probationary period, if relevant		
<i>If current occupation less than 1 year detail –</i>		
Your previous occupation		
Previous employer		
Dates of employment	From	
	To	
<b>Notes</b>		

**MORTGAGE FACTFIND**

<b>INCOME DETAILS</b>			
	<b>First Applicant</b>	<b>Second Applicant</b>	<b>Joint</b>
<b>If employed:</b> Basic salary p.a.	£	£	
Guaranteed additional p.a. (overtime, bonus etc.)	£	£	
Regular additional p.a. (overtime, bonus etc.)	£	£	
Other earned income - Please specify source(s)	£	£	
<b>If self-employed:</b> Number of years accounts available			
Net profit last year	£	£	
Previous year	£	£	
Year before that	£	£	
Details of any other income (e.g. pensions, rental, investment, state benefits, allowances)	£	£	£
<b>Total Annual Income</b> (inc joint income split 50/50 between customers)	£	£	
<b>Net take home pay (TI)</b> (specify regularity, e.g. calendar month, 4-weekly, weekly)	£	£	
Tax Rate		%	%
Are you willing and able to prove your income?			
<b>Notes</b>			

**MORTGAGE FACTFIND**

<b>ANALYSIS OF CURRENT LIABILITIES</b>			
<i>(i.e. pre new mortgage)</i>			
	<b>First applicant</b>	<b>Second applicant</b>	<b>Joint</b>
Main mortgage / 2 <sup>nd</sup> charge / rent payments on current main home	£ pm Mortgage / 2 <sup>nd</sup> charge / rent*	£ pm Mortgage / 2 <sup>nd</sup> charge / rent*	£ pm Mortgage / 2 <sup>nd</sup> charge / rent*
	£ pm Mortgage / 2 <sup>nd</sup> charge / rent*	£ pm Mortgage / 2 <sup>nd</sup> charge / rent*	£ pm Mortgage / 2 <sup>nd</sup> charge / rent*
Balances outstanding on any credit / store cards <b>not</b> paid off in full each month	1 £	1 £	1 £
	2 £	2 £	2 £
	3 £	3 £	3 £
Typical monthly sum you pay on each of these cards	1 £	1 £	1 £
	2 £	2 £	2 £
	3 £	3 £	3 £
Is / Are your credit / store card balances going up, down or remaining relatively stable?	Rising / Falling / Stable*	Rising / Falling / Stable*	Rising / Falling / Stable*
If you usually clear your credit / store card(s) each month, what is the average amount you pay?	1 £	1 £	1 £
	2 £	2 £	2 £
	3 £	3 £	3 £
Balances outstanding on other loans / HP	1 £	1 £	1 £
	2 £	2 £	2 £
	3 £	3 £	3 £
Monthly repayments on other loans / HP	1 £	1 £	1 £
	2 £	2 £	2 £
	3 £	3 £	3 £
Remaining term on other loans / HP (in months)	1	1	1
	2	2	2
	3	3	3

\* Delete as appropriate.

**MORTGAGE FACTFIND**

	<b>First applicant</b>	<b>Second applicant</b>	<b>Joint</b>
Total unsecured credit / store card and loan debts currently outstanding <i>(exclude any credit / store cards cleared each month)</i>	£	£	£
How much of your current unsecured debt would you like to add to your new mortgage?	£	£	£
How much unsecured debt do you intend to keep after your new mortgage completes?	£	£	£
Are there any early repayment charges to pay if you repay your unsecured loan(s) early and consolidate them into your mortgage?	Yes / No	Yes / No	Yes / No
- If 'Yes', how much are the charges?	£	£	£
Maintenance payments to children and / or ex-partners	£ per month	£ per month	£ per month
	£ per month	£ per month	£ per month
Other commitments (e.g. mortgages on other properties, clearance of CCJs). Describe and state sum outstanding and monthly payment, and how paid for (e.g. are any mortgages on other properties paid for out of your disposable income or covered by rent?).			

**MORTGAGE FACTFIND**

PROPERTY TO BE MORTGAGED					
	First Applicant		Second Applicant		Joint
Will this be the only property you own?	Yes / No		Yes / No		Yes / No
- Is this your main residence?	Yes / No		Yes / No		Yes / No
Address of property to be mortgaged					
Tenure & Property type	Freehold / Leasehold / Commonhold / Feuhold				
- If 'leasehold', term remaining					Years
Is the property of non-standard construction (i.e. thatched roof, barn conversion etc)? If 'Yes', give details.	Yes / No				
Price of the property being purchased <b>OR</b> Estimated Value	Purchase Price	£	Est. Value	£	
Is the vendor / builder paying any of the fees or providing part of the deposit for this transaction?	Yes / No				
- If 'Yes', how much?	£				
Total amount of funds available (deposit)?	£				
Source of funds available					
How much do you want to borrow? (Amount of mortgage)	£				
Over what term? <sup>1</sup>	Years				
Does this include the addition of any lender / broker fees?	Yes / No				
- If 'Yes', how much is to be added?	£				

<sup>1</sup> If term runs beyond expected retirement age or state retirement if earlier, complete the additional questionnaire.

**MORTGAGE FACTFIND**

<b>PROPERTY TO BE MORTGAGED</b>	
Are any home improvements planned?	Yes / No
- If 'Yes', please provide approximate costs & brief details	£
If you are borrowing for debt consolidation – how much?	£
Loan to Value	%
How do you intend to pay for any spending on your new home (furniture, kitchen appliances, curtains, carpets, decorating, essential repairs / maintenance etc)?	
Do you have a monthly amount in mind for your new mortgage payment?	£ pm
<b>If you are buying under Right-to-Buy legislation</b>	
Are you borrowing more than the purchase price?	Yes / No
Approximate total cost	£
- Brief details of deal	
<b>If you are buying on a Shared Ownership scheme:</b>	
Percentage of property to be purchased	%
Which Shared Ownership body are you buying from?	
<b>Notes</b>	

**MORTGAGE FACTFIND**

<b>MONTHLY EXPENDITURE AFTER NEW MORTGAGE COMPLETES</b>			
	<b>First Applicant</b>	<b>Second Applicant</b>	<b>Joint</b>
<b>Regular household outgoings</b>			
Repaying any remaining credit / store card debts	£	£	£
Loan / HP payments	£	£	£
Maintenance / child support agency payments	£	£	£
Other committed outgoings, e.g. mortgages on other properties, clearing CCJs	£	£	£
Utility bills (gas / electricity / water)	£	£	£
Council Tax	£	£	£
Telephone / mobile / internet / TV licence & any related monthly subscriptions e.g. Sky	£	£	£
Car insurance / road tax / servicing	£	£	£
Petrol / public transport	£	£	£
Supermarket shopping (food etc)	£	£	£
Clothes / shoes / beauty treatments	£	£	£
Pension, investment & savings plan premiums	£	£	£
Protection / health insurance premiums (life, CIC, IP, PMI)	£	£	£
Household insurance (buildings and contents)	£	£	£
Payment protection insurance(s)	£	£	£
Any other insurance premiums (e.g. utilities, pet, travel)	£	£	£
<b>Dependents (children and others)</b>			
Personal expenditure on dependents, e.g. school fees, music lessons, child-care, nursing, clothing, presents	£	£	£

**MORTGAGE FACTFIND**

	<b>First Applicant</b>	<b>Second Applicant</b>	<b>Joint</b>
<b>Other regular spending</b>			
Domestic help (cleaner / gardener etc)	£	£	£
Holidays / entertainment / nights out	£	£	£
Subscriptions e.g. Gym , club memberships, hobbies	£	£	£
Any other items not covered elsewhere	£	£	£
<b>Total projected monthly spending (TE)</b>	£	£	£

**Do you intend, or could you, reduce or eliminate some of your current discretionary outgoings to make the proposed mortgage payments affordable?**  
 (only applies where affordability is an issue)

*[mandatory completion in all cases]*

<b>Total monthly net income (TI)</b>	£
<b>Total projected monthly spending (TE)</b>	£
<b>Sum remaining to meet mortgage payments</b>	£

**MORTGAGE FACTFIND**

**KEY INFORMATION ABOUT THE TYPE OF MORTGAGE YOU WOULD LIKE**

In order to give you a high standard of service, 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. State a reason when you answer 'Yes'. Please provide further details on a continuation sheet if necessary.

<b>Attitude to mortgage.</b>	
A. You prefer to have the certainty that your mortgage loan is repaid at the end of the term. This means taking out a repayment mortgage that is designed to use each monthly payment to pay interest and pay back part of the capital outstanding. If you keep up your payments your entire loan will be repaid at the end of the mortgage term.	Yes / No  %
B. You prefer to accumulate savings to repay your mortgage when it is due. You understand there is a risk that your savings may not be sufficient to do so. If 'Yes', complete the Interest-Only Questionnaire.	Yes / No  %
C. You are not concerned with making regular monthly contributions towards repaying the capital element of the mortgage. You will make your own arrangements to clear the debt. If 'Yes' complete the Interest-Only Questionnaire.	Yes / No

<b>1. Might your income or outgoings change significantly within the foreseeable future? (3 to 7 years)</b>		Income:	Yes / No
Approximate timescale			
Amount	£		
Reason			
		Expenditure:	Yes / No
Approximate timescale			
Amount	£		
Reason			
<b>2. Do you have any plans to pay off some or all of the mortgage in the foreseeable future? (3 to 7 years)</b>		Yes / No	
Approximate timescale			
Approximate Amount	£		
Reason			

**MORTGAGE FACTFIND**

3. Are you likely to move home within the mortgage term (other than this transaction)?		Yes / No
Approximate timescale		
Will your new home be	Smaller / larger / same size	
Reason		
4. Please indicate whether you are concerned about the possibility of future interest rate movements		Yes / No
Reason		
5. Please tick the features most important to you.		
- An upper limit on your mortgage costs for a specific period		
Reason & timescale		
- To fix your mortgage costs for a certain period		
Reason & timescale		
- A discount on your mortgage repayments in the early years		
Reason		
- The interest rate on your 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')		
Reason		
- Access to an initial cash sum (known as a Cashback)		
Reason		
- No early repayment charge on full or part repayment		
Reason		

**MORTGAGE FACTFIND**

- No tie-in after a fixed, discounted or capped interest period		
Reason		
- Making limited overpayments without early repayment charges		
Reason		
- Keeping initial fees and other mortgage costs to a minimum but paying a higher interest rate (e.g. no higher lending charge, low arrangement fees.)		
Reason		
- Speed of mortgage offer / completion		
Reason		
- Ability to add fees to the loan		
Reason		
- Payment flexibility: i.e. the ability to increase / reduce the repayment amount or take repayment holidays		
Reason		
- Ability to offset your mortgage against your savings and/or to link your mortgage to your current account		
Reason		
6. Do you require a quotation for buildings and contents insurance?		Yes / No
7. Do you require a quotation for payment protection insurance?		Yes / No

**CONTINUATION**

## MORTGAGE FACTFIND

### DECLARATION

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

I/We accept that this Factfind relates only to advice given in connection with my/our mortgage needs.

First Applicant's Signature		Second Applicant's Signature	
Date (dd/mm/yyyy)		Date (dd/mm/yyyy)	

MORTGAGE CONTROL SHEET		
The following points have been discussed with the customer(s):		
1.	The different types of products and interest rate arrangements, which might meet the customers' needs (including what the customers' future repayments might be after any fixed or discounted period).	
2.	The main repayment methods.	
3.	Regarding interest only mortgages:	
	- The consequences of failing to make suitable arrangements to repay the mortgage	
	- That it is the customers' responsibility to ensure a repayment product is maintained, or they have the ability to repay the loan, for the duration of the mortgage.	
4.	The consequences of early repayment of the mortgage, e.g. early repayment charges.	
5.	Related insurance requirements, e.g. buildings, contents & any conditional insurances, such as having to have lender's own buildings insurance.	
6.	Responsibility to ensure that all the necessary forms of insurance relating to the property and the mortgage are in place.	
7.	Itemisation of all costs, fees, etc associated with the mortgage.	
8.	Portability	
9.	Credit reference agencies	
10.	The likely cost and role of any higher lending charge.	
11.	The possible consequences for the customers' mortgage should their personal circumstances change e.g. accident, sickness, redundancy, and the options open to them e.g. Mortgage Payment Protection Insurance.	
12.	Redemption of existing mortgage: - the associated costs and other possible consequences.	
13.	Joint applications - concept of joint and several liability.	
14.	The implications of adding fees and costs to the loan.	
15.	Regarding debt consolidation:	
	- negotiating with existing creditors in cases of payment difficulty	
	- implications of secured –v- unsecured debt	
	- the increase in costs incurred by long term debt	
16.	Affordability after any initial deal, i.e. at lender's current SVR.	

I have provided an illustration (which includes any change in payment once the fixed/discounted/etc period has expired).	
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**MORTGAGE FACTFIND**

<b>RECOMMENDATION</b>			
Research conducted (Retained on file)	PC based research system		
	Paper based system		Lender contacts
Lender selected			
Product			
Date selected (dd/mm/yyyy)			
Adviser name			

<b>FILE SUMMARY SHEET</b>			
<b>Diary of Events:</b>			
<b>Lender(s) / Product Code(s)</b>		<b>Date Key Facts Illustration issued</b>	
1			
2			
3			
<b>Date application signed by Applicant(s)</b>		<b>Date application sent to lender</b>	<b>Date of closure letter</b>
1			
2			
3			

<b>PERMISSION TO CONTACT CUSTOMERS BY TELEPHONE FORM</b>			
<p>We would like to contact you from time to time by telephone to discuss your mortgage arrangements. This will enable us to ensure your mortgage is suitable for you at all times, remind you when any special introductory rates you may have are due to end and to check you are happy with your mortgage. In order for us to do this, we need to obtain permission from you.</p> <p>By signing this document you understand you are giving your permission for us to contact you by telephone when we deem necessary regarding your mortgage arrangements over the next _____ months/years. (5 years maximum)</p>			
<b>Print First Applicant's Name</b>		<b>Print Second Applicant's Name</b>	
<b>First Applicant's Signature</b>		<b>Second Applicant's Signature</b>	
Date (dd/mm/yyyy)		Date (dd/mm/yyyy)	