

MORTGAGE FACTFIND

Please answer each question fully and carefully before checking the form and signing the declaration.

		APPLICANTS DETAILS			
		FIRST APPLICANT		SECOND APPLICANT	
Full Name	SURNAME				
	FORENAME (S)				
Date of Birth		/ /	Smoker Yes/No	/ /	Smoker Yes/No
Relationship to Other Applicant					
Dependants		Yes / No	Ages	Yes / No	Ages
Current Address		Postcode		Postcode	
Current residential status		Owner / Tenant / LWP / Other		Owner / Tenant / LWP / Other	
If renting how much do you pay		£ per week / month		£ per week / month	
Are you on the electoral roll there		Yes/No		Yes / No	
Length of time at current address		Yrs	Months	Yrs	Months
Previous Address if less than 3 years (detail other addresses on separate page if necessary)		Postcode		Postcode	
Telephone Numbers		Home Work		Home Work	

			APPLICANTS DETAILS (Continued)	
			FIRST APPLICANT	SECOND APPLICANT
Category of Applicant (EACH applicant is to tick as applicable)	First time buyer Mover Re-mortgaging Shared Ownership Scheme Borrowing an Additional Amount	First time buyer Mover Re-mortgaging Shared Ownership Scheme Borrowing an Additional Amount		
If you are borrowing an additional amount – how much? What is this for?	£	£		
Are there any foreseeable changes to your circumstances? If yes why?	Yes / No	Yes / No		
Occupation Employment Status – are you If other please give details On what basis? If Other please give details	Employed/Self employed / contract worker / pensioner/ other Permanent/temporary/contract/ other	Employed/Self employed / contract worker / pensioner/ other Permanent/temporary/contract/ other		
Time in current employment	Yrs Months	Yrs Months		
Details of probationary period if any				

			APPLICANTS DETAILS (Continued)	
			FIRST APPLICANT	SECOND APPLICANT
If employed less than 1 year detail previous occupation employer and dates of employment	Prev Occ			Prev Occ
	Prev Emp			Prev Emp
	From	to	From	to
If employed:				
	Basic salary p.a	£		£
	Guaranteed additional p.a. (overtime, Bonuses etc.)	£		£
	Regular additional p.a. (overtime, Bonuses etc.)	£		£
	Other Income (Please Specify)	£		£
	Your expected retirement age			
	Details of any other income (e.g. pensions, rental, investments, state benefits, allowances etc)	£		£
If self employed				
	Number of years' accounts available			
	Net profit last year	£		£
	Pervious year	£		£
	Year before that	£		£

APPLICANTS FINANCIAL DETAILS		
Please provide further details on the continuation sheet if necessary		
	FIRST APPLICANT	SECOND APPLICANT
Do you have credit cards	Yes / No	Yes / No
Total amounts outstanding	£	£
Do you pay the full amount each month	Yes / No	Yes / No
Do you have any hire purchase loans or rental agreements	Yes / No	Yes / No
If yes how many		
Regular amount(s)	£ per month	£ per month
Amounts outstanding	£	£
Number of months remaining		
Are any of the above amounts outstanding to be added to the mortgage advance	Yes / No	Yes / No
If yes provide details	£ balance outstanding £ monthly repayments	£ balance outstanding £ monthly repayments
Do/will you have any funds available to reduce the mortgage advance in the future?	Yes / No	Yes / No
If yes how much and when?	£	£
Are you making any child maintenance payments	Yes / No	Yes / No
	£	£
In the event of serious illness		
Could you continue paying your financial commitments?	Yes / No	Yes / No
Will you still receive regular income	Yes / No	Yes / No
If yes – how much will you get?	£ per	£ per
Where from		
Do you have any critical illness or unemployment cover	Yes / No	Yes / No
Do you have an Endowment policy?	Yes / No	Yes / No
If yes name of provider		
Monthly premium	£	£
Start and maturity dates	Start / / maturity / /	Start / / maturity / /
Maturity value (if known)	£	£
Have you ever had a mortgage or a loan application refused?	Yes/No	Yes / No
Have you ever had a judgement for debt or a loan default registered against you?	Yes/No	Yes / No
Have you ever been declared bankrupt or made an arrangement with your creditors	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
N.B if answered yes to any of the above please detail on a separate sheet of paper detailing lender.		

CURRENT MORTGAGE DETAILS	
Lender and Account Number	
Amount of loan outstanding	£
Term remaining	Years
Repayment method	Interest Only / C & I / repayment
Current rate and amount	% £ per month
Interest rate type	1 Variable 2 discount 3 Capped 4 fixed
If 2,3 or 4 apply - when does rate end?	
If selling what is sale price	£
Are there any penalties if you transfer or repay your existing mortgage now? If yes how much are they?	Yes / No £
Are your current mortgage terms portable to a new property	Yes / No

PROPERTY TO BE MORTGAGED	
Will this be the only property you own or have a mortgage on? If no please explain	Yes / No
Address of Property to be Mortgaged	
Price of property being purchased	£ Estimated Value £
How much do you want to borrow Over what term	£
Does this include the additional fees If yes how much to be added	Yes / No £

PROPERTY TO BE MORTGAGED (Continued)	
Property Type	
Do you have the funds available to complete this transaction? Amount of funds available Source of funds available Is the vendor / builder paying your deposit?	Yes / No £ £
If you are buying under Right to Buy Estimated Value Are you borrowing more than the purchase price If yes please provide details	Yes / No £ Yes / No
If you are buying on shared ownership Percentage of property to be purchased Which shared ownership body are you buying from?	%
Are there any home improvements planned If yes please provide brief details and approximate costs	Yes / No £

<p>Do you have any existing protection plans?</p> <p>Do these plans cover your new mortgage amounts?</p> <p>Do you have any existing income protection plans?</p>	
Money Laundering Check	
Date Terms of Business Issued	

Consultants Notes