

MORTGAGE FACTFIND

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

APPLICANT DETAILS		
	FIRST APPLICANT	SECOND APPLICANT
Full Name - SURNAME FORENAME(S)		
Date of birth	/ / Smoker? Y / N	/ / Smoker? Y / N
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 rent, how much do you pay?	£ per wk/month	£ per wk/month
Are you on the electoral roll there?	Yes / No	Yes / No
Length of time at current address	Years Mths	Years Mths
Previous address if less than 3 years (Detail other addresses on separate page, if necessary)	Postcode	Postcode
Telephone numbers:	Home Work	Home Work
Each applicant is to tick as applicable Category of Applicant:	First time buyer Mover Remortgaging Right to Buy	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, what are they?	Yes / No	Yes / No

APPLICANT DETAILS		
	FIRST APPLICANT	SECOND APPLICANT
Occupation: Employment status – are you? If ‘other’ give details	Employed / self-employed / contract worker / permanent / temporary / pensioner / other	Employed / self employed / contract worker / permanent / temporary / pensioner / other
Time in current employment	Yrs Mths	Yrs Mths
Details of probationary period, if any		
If employed less than 1 year – detail your previous occupation, employer and dates of employment		
If employed: Basic salary p.a. Guaranteed additional p.a. (overtime, bonus, etc.) Other Income (please specify)	£ £ £ £	£ £ £ £
Your expected retirement age		
Details of any other income (e.g. pensions, rental, investment, state benefits, allowances)		
If self-employed – number of years’ accounts available Net profit last year Previous year Year before that	£ £ £	£ £ £
FINANCIAL DETAILS		
Please provide further details on the continuation sheet if necessary.		
Do you have any credit cards? Total amounts outstanding Do you repay the full amount each month? Do you have any hire purchase, loans or rental agreements? If ‘Yes’, how many? regular repayment amount(s) amounts outstanding number of months remaining	Yes / No £ Yes / No £ per month £	Yes / No £ Yes / No £ per month £
Are any of the above amounts outstanding to be added to the mortgage advance? If ‘Yes’, provide details:-	Yes / No £ bal. o/standing £ mthly repayments	Yes / No £ bal. o/standing £ mthly repayments

FINANCIAL DETAILS

Do/Will you have any funds available to reduce the mortgage advance in the future? If 'Yes' how much and when? (provide details on the continuation sheet if necessary)	Yes / No £	Yes/No £
Are you making any child maintenance or alimony payments?	Yes/ No £ per	Yes / No £ per

In the event of serious illness:- Could you continue paying your financial commitments? Will you still receive any regular income? If Yes – how much will you receive? where from? Do you have any critical illness or unemployment insurance?	Yes / No Yes / No Yes / No	Yes / No Yes / No Yes / No
Do you have an Endowment policy? If 'Yes', name of provider Monthly Premium Start & Maturity Dates (month/year) Maturity Value (if known)	Yes / No £ £ / / /	Yes / No £ £ / / /
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 you answered "YES" to any of the above, please give details on a separate sheet (identifying the lender)

CURRENT MORTGAGE DETAILS

	FIRST APPLICANT	SECOND APPLICANT
a) Lender and Account Number		
b) Amount of Loan outstanding	£	£
c) Term remaining	years	years
d) Repayment method	Interest only/ C & I repayment	Interest only/ C & I repayment
e) Current rate & amount	% £ per mth.	% £ per mth.
f) Interest rate type if 2/3 or 4 applies, when does rate end?	1.Variable/ 2.Discount/ 3. Capped/ 4.Fixed	1.Variable/ 2.Discount/ 3. Capped/ 4.Fixed
g) If selling, what is the sale price?	£	£
h) Are there any penalties if you transfer or repay your existing mortgage now? If 'Yes', how much are they?	Interest Yes / No Cashback Yes / No £	Interest Yes / No Cashback Yes / No £
i) Are you prepared to pay any penalties if you transfer/repay your current mortgage?	Yes / No	Yes / No
j) Are your current mortgage terms portable to a new property?	Yes / No	Yes / No

PROPERTY TO BE MORTGAGED

	FIRST APPLICANT	SECOND APPLICANT
Will this be the only property you own or have a mortgage on? If 'No', please explain	Yes / No	Yes / No
Address of property to be mortgaged:		
Post Code		
Price of the property being purchased	£	Est. Value £
How much do you want to borrow?	£	Over what term? years
Does this include the addition of fees?	Yes / No	If 'Yes' how much is to be added? £
Property type: Freehold / Leasehold / House / Bungalow / Flat / Maisonette		
Do you have the funds available to complete this transaction?	Yes / No	
Amount of funds available	£	
Source of funds available		
Is the vendor/builder paying your deposit?	Yes / No	

PROPERTY TO BE MORTGAGED	
<p>If you are purchasing under Right to Buy legislation:</p> <p>a) Estimated value</p> <p>b) Are you borrowing more than the purchase price? If 'Yes' please provide approximate cost and brief details</p>	<p>£</p> <p>Yes / No</p> <p>£</p>
<p>If you are buying on a Shared Ownership scheme:</p> <p>a) Percentage of property to be purchased</p> <p>b) Which shared Ownership body are you buying from?</p>	<p>%</p>
<p>Are any home improvements planned? If 'Yes' please provide brief details and approximate costs</p>	<p>Yes / No</p>

CONTINUATION SHEET

FIRST APPLICANT

PRINT NAME:

Signature:

Date:

SECOND APPLICANT

PRINT NAME:

Signature:

Date:

Key Information about the type of mortgage applicable to you

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 where you answer 'Yes'.

1. Might your income or expenditure change significantly within the foreseeable future?

Income No / Yes

Approximate timescale / Amount / Reason

Expenditure No / Yes

Approximate timescale / Amount / Reason

2. Do you have any plans to pay off some or the entire mortgage in the foreseeable future?

No/Yes Approximate Amount £

Approximate timescale / Reason

3. Are you likely to move home within the mortgage term (other than this transaction)?

No / Yes Larger / Smaller

Approximate timescale / Reason

4. Please indicate the features most important to you.

An upper limit on your mortgage costs for a specific period No / Yes

Reason

To fix your mortgage costs for a certain period No / Yes

Reason

Access to an initial cash sum (known as a Cashback) No / Yes

Reason

A discount on your mortgage repayments in the early year No / Yes

Reason

No early settlement interest on full or part repayment No / Yes

Reason

No tie-in after a fixed, discounted or capped interest period No / Yes

Reason

No high percentage lending fee No / Yes

Reason

Speed of mortgage completion No / Yes

Reason

Ability to add fees to the loan No / Yes

Reason

Ability to vary the repayment amount or take repayment holidays No / Yes

Reason

5. Please indicate whether:

You are concerned about the possibility of future interest rate movements No / Yes

Reason

You want the certainty of your mortgage being repaid at the end of the term No / Yes

You are comfortable if all or part of your mortgage is repaid from the

proceeds of an investment product, i.e. an endowment, ISA or Pension? No/Yes/All/Part

Key Information about the type of mortgage applicable to you

6. What is your attitude to the risk of repaying your mortgage? Cautious/Adventurous

7. Changes in personal circumstances, such as loss of income, can lead to you

being unable to repay all or part of your mortgage commitments.

Do you require payment protection insurance?	No / Yes
If "Yes"	
How much repayment cover do you require?	Full / Part
Do you want the benefit payment to be in excess of the mortgage repayment?	No / Yes
Is the cover to be for joint applicants or a single applicant?	Joint / Single
Do you require a quotation for buildings & contents insurance?	No / Yes

DECLARATIONS

DO NOT SIGN THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, ASK YOUR MORTGAGE ADVISER FOR ASSISTANCE BEFORE SIGNING THIS OR ANY OTHER MORTGAGE FORMS.

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 mortgage advice and is not a Factfind for investment advice regulated under the Financial Services Act.

I/We confirm that the personal and confidential information provided by me/us can be disclosed by the mortgage adviser for the purposes of arranging a mortgage on my/our behalf and that I/We have read this completed Factfind before signing below.

First Applicant's signature

Second Applicant's signature

Date:

Date:

I confirm that the applicant(s) read and agreed the information recorded before signing above and that I have provided them with a true copy of this Factfind.

I also confirm that I have provided the applicants with a copy of my firm's Terms of Business and the leaflet "You and Your Mortgage" and the booklet "Mortgage Code".

The Mortgage Code Compliance Board (MCCB) regulates the Mortgage Code to which we subscribe. Our Data Protection registration allows us to disclose client data to the Mortgage Board and allow the MCCB access to our customer records in order that they may carry out an audit of our activities. The MCCB's ability to inspect customer records (under the Rights of Subject Access Data Protection Act 1998) promotes best practice in our industry and ensures that you continue to receive the best possible service from us.

If we disclose your personal information to the MCCB, then it has been agreed with us that they will only use it for the purpose of compliance with the Mortgage Code and not for any other reason.

Adviser's Name

MAURICE GERTSKI

Adviser's signature

Date:

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED UPON IT.

INFORMATION CHECKLIST

Customer Name(s)

I/We have provided you with information and explanations of the following:

- 1. The main repayment methods to consider
- 2. The different types of products and interest rate arrangements
- 3. For Interest Only mortgages:
 - The various product types for repaying your mortgage
 - The consequences of failing to make sure you have suitable repayment arrangements in place
 - Your responsibility to ensure that you keep a suitable repayment product in place throughout the life of the mortgage
- 4. The consequences of early repayment of this or your current mortgage e.g. redemption penalties, repayment of a Cashback, early surrender of an investment product
- 5. An illustration of future potential repayments at the end of a discounted, capped or fixed interest period (also insurance premiums after a payment free period)
- 6. Itemised all costs and fees that you will have to pay
- 7. The implications of adding fees and costs to the loan and consolidating debts
- 8. Whether the mortgage terms can be transferred to another property if you move house
- 9. The importance of Mortgage Payment Protection Insurance
- 10. Whether any insurances are a condition of the mortgage
- 11. Your responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are kept in place
- 12. Where High Percentage Lending Fees apply – the cost to you, the implications and your personal liabilities
- 13. When your customer account details may be passed to a credit reference agency

Adviser's name

Adviser's signature

Date