**FACT FIND - FINANCIAL**



**ALL DOCUMENTS ARE REQUIRED BEFORE THE BROKER CAN SUBMIT THE APPLICATION**

•

|  |  |  |
| --- | --- | --- |
| • UK PASSPORT ID ( If not a British Passport – then all Visa Pages are  Required). | o | o |
| • DRIVING LICENCE ID | o | o |
| • UTILITY BILL – bills only dated within last 3 months OR Annual Council Tax Bill | o | o |
| • EMPLOYED - 3 Months LATEST payslips & Latest P60 | o | o |
| • SELF EMPLOYED - 3 Years LATEST SA302’s AND 3 Years Tax Overviews | o | o |
| • BANK STATEMENTS - 3 Months LATEST Bank Statements showing were  SALARY is credited & House Bills are paid from | o | o |
| • BENEFITS AWARD LETTER showing benefits credited (Working Tax Credit, Child Tax Credit, Child Benefit, Carers Allowance, Disability Living Allowance and Employment Support Allowance etc) | o | o |
| • MORTGAGE STATEMENT for ALL Existing Mortgages | o | o |
| • PROOF OF DEPOSIT --- If Proof of Deposit Bank Statement has Transfers of  £1,000+ then evidence of amount is required | o | o |
| • CREDIT REPORTS [(www.experian.co.uk](http://www.experian.co.uk)) for each applicant | o | o |
| • BROKER FEE AGREED ( If this is applicable & paid then it is non-refundable once an application has been submitted ) | o | o |

**Client Name (1):**

**Client Name (2):**

**Application Type:**

**Purchase** ¨ **Remortgage** ¨ **Buy To Let** ¨

**Commercial** ¨ **Bridging Loan** ¨ **Protection** ¨

**Applicant 1 Signature:**

**Applicant 2 Signature:**

**Fact Find Date:**

**Fact Find Form**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **1.) PERSONAL DETAILS:** | **Applicant 1** | | **Applicant 2** | |
| Title: | Mr /Mrs /Ms /Miss | | Mr /Mrs /Ms /Miss | |
| Forename(s): |  |  |  |  |
| Surname: |  |  |  |  |
| Previous name(s) and dates |  |  |  |  |
| of change: |  |  |  |  |
| Date of Birth: |  | NB |  | NB |
| Mothers Maiden Name: |  |  |  |  |
| Home Telephone No: |  |  |  |  |
| Mobile Telephone No: |  |  |  |  |
| Work Telephone No: |  |  |  |  |
| Email Address: |  |  |  |  |
| Marital Status: |  |  |  |  |
| No. of dependants: |  |  |  |  |
| Dependants Name & D.O.B: |  |  |  |  |
| Nationality: |  |  |  |  |
| Residency status in UK |  |  |  |  |
| Time in UK & Visa Type: |  |  |  |  |
| Smoker & How Many | **YES / NO Amount:** | | **YES / NO Amount:** | |
| Current address |  |  |  |  |
| (3 years address history  required): |  |  |  |  |
| **Currently on voters roll?** | **YES / NO** | | **YES / NO** | |
| Length of time at address: |  |  |  |  |
| Status at current address: | Owner / Renting / Living with parents / other | | Owner / Renting / Living with parents / other | |
| Previous address: |  |  |  |  |
| Length of time at address: |  |  |  |  |
| Status at previous address: | Owner / Renting / Living with parents / other | | Owner / Renting / Living with parents / other | |

|  |  |  |
| --- | --- | --- |
| **2.) EMPLOYMENT**  **DETAILS:** | **Applicant 1** | **Applicant 2** |
| **Employment Status** | **Employed or Self Employed** | **Employed or Self Employed** |
| Occupation: |  |  |
| Start Date of Employment: |  |  |
| Is Employment: | Permanent / Temporary / Agency / Fixed term contract | Permanent / Temporary / Agency / Fixed term contract |
| How Many Hours: |  |  |
| Basic Annual salary: |  |  |
| Net Monthly Pay: |  |  |
| Overtime & Bonus |  |  |
| Tax Rate / Retirement Age: |  |  |
| NI Numbers: |  |  |
| Employer Name: |  |  |
| Employer / Company  Address: |  |  |
| Previous Employer Name: &  Employer Address: Start Date: |  |  |

|  |  |  |
| --- | --- | --- |
| **3.) SELF EMPLOYED**  **DETAILS:** | **Applicant 1** | **Applicant 2** |
| Net profit – LATEST Year: | Year: | Year: |
| Net Profit: | Net Profit: |
| Net Profit Previous Year 1: | Year: | Year: |
| Net Profit: | Net Profit: |
| Net Profit Previous Year 2: | Year: | Year: |
| Net Profit: | Net Profit: |

|  |  |  |
| --- | --- | --- |
| **4.) ACCOUNTANT**  **DETAILS:** | **Applicant 1** | **Applicant 2** |
| Name of Accountants Firm: |  |  |
| Name of Acting Accountant: |  |  |
| Address  Post Code |  |  |
| Telephone No: |  |  |
| Certified or Chartered: |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **5.) BENEFIT INCOME**  **DETAILS:** | | **Applicant 1 & Applicant 2** |  |
| **Working Tax Credit:** | **Amount Per Month: Joint Names:** | | **Which Bank Paid into:** |
| **Child Tax Credit:** | **Amount Per Month: Joint Names:** | | **Which Bank Paid into:** |
| **Child Benefit:** | **Amount Per Month: Joint Names:** | | **Which Bank Paid into:** |
| **Other Benefits i.e DLA / CA / EESA** | **Amount Per Month: Joint Names:** | | **Which Bank Paid into:** |

|  |  |  |
| --- | --- | --- |
| **6.) OTHER INCOME:** | **Applicant 1** | **Applicant 2** |
| Employed or Self Employed | Job: | Job: |
| Salary: | Salary: |
| Start Date: | Start Date: |
| Employer: | Employer: |
| Address: | Address: |

|  |  |  |  |
| --- | --- | --- | --- |
| **7.) MONTHLY**  **EXPENDITURE:** | | **Applicant 1** | **Applicant 2** |
| **Electricity Bill** | £ | | £ |
| **Gas Bill** | £ | | £ |
| **Water Bill** | £ | | £ |
| **Council Tax Bill** | £ | | £ |
| **Mobile Bill** | £ | | £ |
| **Phone / Broadband Bill** | £ | | £ |
| **Sky / Cable Bill** | £ | | £ |
| **TV Licence Bill** | £ | | £ |
| **Food Bill** | £ | | £ |
| **Entertainment / Gym Bill** | £ | | £ |
| **Travel Costs Bill** | £ | | £ |
| **Other:** | £ | | £ |
| **Existing Insurance**  **Details:**  **\*Cost**  **\*Date of Renewal**  **\*Provider**  **Type:**  **Home (Build / Contents) Life Cover** |  | |  |

|  |  |  |
| --- | --- | --- |
| **8.) COMMITMENTS:** | **Applicant 1** | **Applicant 2** |
| **1.Credit Cards / Loans /** |  |  |
| **Any Other Finance:** |  |  |
| Company Name: |  |  |
| Loan / Credit Card / Finance | **Loan Amount:** | **Loan Amount:** |
| Details: | **Start Date:** | **Start Date:** |
|  | **Finish Date:** | **Finish Date:** |
|  | **Credit Card Limit:** | **Credit Card Limit:** |
| Amount Paid Per month: | **£** | **£** |
| Is this to be repaid before | **YES / NO** | **YES / NO** |
| mortgage starts ? |
| **2. Credit Cards / Loans /** |  |  |
| **Any Other Finance:** |  |  |
| Company Name: |  |  |
| Loan / Credit Card / Finance | **Loan Amount:** | **Loan Amount:** |
| Details: | **Start Date:** | **Start Date:** |
|  | **Finish Date:** | **Finish Date:** |
|  | **Credit Card Limit:** | **Credit Card Limit:** |
| Amount paid per month: | **£** | **£** |
| Is this to be repaid before | **YES / NO** | **YES / NO** |
| mortgage starts ? |
| **3. Credit Cards / Loans /** |  |  |
| **Any Other Finance:** |  |  |
| Company Name: |  |  |
| Loan / Credit Card / Finance | **Loan Amount:** | **Loan Amount:** |
| Details: | **Start Date:** | **Start Date:** |
|  | **Finish Date:** | **Finish Date:** |
|  | **Card Limit:** | **Card Limit:** |
| Amount paid per month: | **£** | **£** |
| Is this to be repaid before | **YES / NO** | **YES / NO** |
| mortgage starts ? |

|  |  |  |
| --- | --- | --- |
| **9.) BANK DETAILS:** | **Applicant 1** | **Applicant 2** |
| **Main Bank Account Name:** |  |  |
| **Date Bank Account Opened?** |  |  |
| **Bank sort Code:** |  |  |
| **Bank account number:** |  |  |
| **Bank Address:** |  |  |
| **Use this Account for New**  **Finance Payments** | **YES / NO** | **YES / NO** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **10.) CURRENT PROPERTY**  **DETAILS:** | **Applicant 1** | | **Applicant 2** | |
| Type / Bedroom |  |  |  |  |
| Mortgage or Rent Payment: | **£** | | **£** | |
| Lender Details: |  | |  | |
| Mortgage Account No: |  | |  | |
| Date & Price at Purchase: |  | **£** |  | **£** |
| Original Mortgage Amount: | **£** | | **£** | |
| Mortgage Term Remaining: |  | |  | |
| Mortgage Interest Rate: |  | |  | |
| Mortgage Amount Left: | **£** | | **£** | |
| Current Value of property: | **£** | | **£** | |
| Is this mortgage  re-payment / Interest: |  | |  | |
| Any arrears in the last 12  months: |  | |  | |
| Landlord Name & Address |  | |  | |
| **Do You Own Any Other**  **Properties ?** | **YES / NO** | | **YES / NO** | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **11.) ADDITIONAL**  **PROPERTY DETAILS:** |  | |  | |
| **1) Address** |  | |  | |
| Type / Bedroom |  |  |  |  |
| Lender Details: |  | |  | |
| Estimated Current Value | **£** | | **£** | |
| Date & Price at Purchase |  | **£** |  | **£** |
| Outstanding Balance | **£** | | **£** | |
| Mortgage / Rent Payment | **£** | **£** | **£** | **£** |
| **2) Address** |  | |  | |
| Type / Bedroom |  |  |  |  |
| Lender Details: |  | |  | |
| Estimated Current Value | **£** | | **£** | |
| Date & Price at Purchase |  | **£** |  | **£** |
| Outstanding Balance | **£** | | **£** | |
| Mortgage / Rental Payment | **£** | **£** | **£** | **£** |

|  |  |  |
| --- | --- | --- |
| **12.) CREDIT HISTORY:** | **Applicant 1** | **Applicant 2** |
| **CCJ’S & COMPANY:** | **YES / NO** | **YES / NO** |
| **Company:** | **Company:** |
| Date(s) Registered |  |  |
| Amount(s) registered: | **£** | **£** |
| If satisfied, date(s) satisfied: |  |  |
| **DEFAULTS & COMPANY:** | **YES / NO** | **YES / NO** |
| **Company:** | **Company:** |
| Date(s) registered: |  |  |
| Amount(s) registered: | **£** | **£** |
| If satisfied, date(s) satisfied: |  |  |
| **BANKRUPTCY:** | **YES / NO** | **YES / NO** |
| Date(s) registered: |  |  |
| Amount(s) registered: | **£** | **£** |
| If satisfied, date(s) satisfied: |  |  |
| **IVA:** | **YES / NO** | **YES / NO** |
| Date(s) registered: |  |  |
| Amount(s) registered: | **£** | **£** |
| If satisfied, date(s) satisfied: |  |  |
| **MORTGAGE or LOAN:** | **YES / NO** | **YES / NO** |
| **ARREARS or LATE** |  |
| **PAYMENTS:** | **How Many:** |
| Date(s) of arrears: |  |  |
| Amount(s): |  |  |
| Please provide any |  |  |
| additional information that |  |  |
| may affect the decision, i.e. |  |  |
| type of property: |  |  |

|  |  |
| --- | --- |
| **13.) Finance Requirements** |  |
| **Purchase price:** | **£** |
| **Loan required** & LTV % | **£** LTV **%** |
| **Deposit Amount**: | **£** |
| **Source Of Deposit:** |  |
| **If Deposit is Gifted –**  **Name and Relation to applicant** |  |
| **Type of Mortgage:** Purchase, FTB, BTL, Product Transfer, Re-Mortgage **& TERM** | **TERM** |
| **Expected Rental Income For BTL** | **£** |
| **Repayment or Interest only mortgage** |  |
| **Fixed or Tracker or Discounted & Number**  **of years:** | **TYPE**: **YEARS**: |
| **Ability to add fees to loan YES/NO:** |  |
| **Free Legal / Free Valuation / Cash Back:** | **£** |

|  |  |
| --- | --- |
| **14.) Purchase Property Details** | |
| **Property** |  |
| **Address:** |  |
| **Postcode:** |  |
| **Property age:** |  |
| **Type** |  |
| **Terraced/semi?** |  |
| **Bedrooms:** |  |
| **Sitting Rooms:** |  |
| **Garage:** |  |
| **Estate Agents /**  **Vendor Details:** |  |
| **Telephone:** |  |

|  |  |
| --- | --- |
| **Solicitors** |  |
| **Details:** |  |
| **Acting** |  |
| **Solicitor:** |  |
| **Telephone:** |  |
| **CARD DETAILS** | **Card Provider**: |
| **FOR** |  |
| **VALUATION** | **Card Type**: **Issue No**: |
| **FEES:** |  |
|  | **Long Card No**: |
|  | **Account No**: **Sort Code**: |
|  | **Last 3 digits on back of card**: |
|  | **Start Date**: **Expire Date**: |
|  | **Customer Name as it appears on card**: |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **15.) EXISTING POLICY DETAILS:** | | | | | |
| **A) Buildings & Contents Insurance** | | | | | |
| **Provider** | **Renewal** | **Buildings** | **Contents** | **Premium** | **Further** |
| **Date** | **Sum Ins** | **Sum Ins** | **information** |
| **Required: Yes/ No** |  |  |  |  |  |
| **B) Life & Critical Illness Cover Policies** | | | | | |
| **Provider** | **Start** | **Sum** | **Term** | **Premium** | **Further** |
| **Date** | **insured** | **(Expiry** | **information** |
|  |  | **Date)** | **And cover type** |
| **Required: Yes/ No** |  |  |  |  |  |
| **C) Income Protection & Accident, Sickness and Unemployment cover** | | | | | |
| **Provider** | **Start** | **Monthly** | **Term** | **Premium** | **Further** |
| **Date** | **benefit** | **(Expiry** | **information** |
|  |  | **Date)** | **And cover type** |
| **Required: Yes/ No** |  |  |  |  |  |

**….. RESEARCH PAGE – ADVISER NOTES ONLY …..**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **MORTGAGE RESEARCH NOTES** | | | | | | |
| **LENDER** | **RATE** | **MONTHLY PAYMENT** | | **LENDER FEE** | **VALUATION FEE** | **Further information** |
| **PROTECTION RESEARCH NOTES** | | | | | | |
| **PROVIDER** | **TYPE** | | **SUM** | **TERM** | **PREMIUM** | **Further** |
| **OF** | | **ASSURED** | **information** |
| **COVER** | |  |  |
| **Required: Yes/ No** |  |  |  |  |  |  |