Mortgage Fact Find

Please complete all sections of this form

Introducer: ……………….................................Tel: …..……………………………….Date of Fact Find …………………

Applicant 1: ……………………………………………………Applicant 2: ………………..…………………………………….

Purchase Price / Or Value £……………………Deposit………..……………..Loan required £…..…..……..…………..…….

Are you purchasing in Limited company? Y / N why?..……………

Name of Company:…………………………………………Company Registration Number.……...……………………?

Application Fee £ ………………………… other fee added to the Loan Yes …………? No………..?

Product required Tracker…...Fixed……Variable…....Discounted…….FEES Added YES / NO……....…………...

Fist Time Buyer….? **Already Home owner....Investor**…..…? D**eveloper**…...? **EX PAT**…....? **EQUITY RELEASE**….

Are you First Time Buyer and First Time Landlord Yes ………./ No……………

Our Fees: An admin fee of £500 is charged once we have secured your agreement in principle / or Decision in principle and broker fee minimum of £1,500=00

- ☐ Purchase
- ☐ **RTB Need full section 125**
- ☐ Full Status
- ☐ Interest Only
- ☐ Capital Rising
- ☐ Re-mortgage
- ☐ Secured Loan
- ☐ Commercial
- ☐ Repayment
- Bridging Finance

HMO Rental £……….? Got a Licence ….?License applied for…..?

Please see last page for a check list, making sure you have provided everything

ALL CLIENTS TO PROVIDE CREDIT REPORTS!! From either Equifax or Experian: With Checklist below

2 x forms of Proof of ID's and copy of Passport Driving License Utility bills,

2X Forms of Proof of Residence (POR)

Proof to Reside in the UK / or provide details of type of Visa, Permit to Reside Card

Proof of Income FOR ALL CLIENTS EMPLOYED:

- **3 x current Pay slips (covering 3 MONTHS) and a P60 with 3 months Bank Statements showing Salary**
- **Self Employed:**
- **3x months most recent Bank statements / Personal and Business if applicable showing your Income**
- **3 years Accounts if Self- Employed (SA302) Tax Calculations / (Tax Over View)**
- **Income and Expenditure schedule,**
- **Asset and liability balance sheet YOUR Income & Expenditure**
- **PROPERTIES owned Full Postal Address, amount outstanding Mortgage £…………………….....**
- **when purchased Date: ………………………… and original purchase price £……………………**

Values £…………….......... monthly payment £.…………………… Rental £…..........................PM

Tenancy agreements for ALL properties including any Leases

- **Current Lenders Details (Mortgage Statement)/ or Tenancy agreements if applicable**
- **Properties that are Rented / Investment Properties we require: Leases & AST's**
- **EPC Certificate, Gas Certificate, Electrical Certificate, and Tenancy agreements, proof of all rentals being transferred into Bank Account**
- ***Deposit and the source of Deposit extremely important:***
- **Proof of deposit may be required and where Deposit has come FROM, Savings, sale of Property, Family?**

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PERSONAL DETAILS		
☐ **Joint Application**	**First Applicant**	**Second Applicant**
Title		
Surname		
First Name(s)		
Previous Name(s)		
Date of Birth		
Nationality		
Marital Status		
Time in UK / Type of Visa/ Valid Until EX PAT, Right to work in UK?& Reside		
Relationship to Other Applicant		
Dependants below 18	No. ☐ Age ☐	No. ☐ Age ☐
Current Address	Post Code:	Post Code
Date Moved In		
Home Telephone		
Mobile Telephone		
E-mail		
Residential Status	☐ Owner ☐ Tenant ☐ With Parents ☐ Family	☐ Owner ☐ Tenant ☐ With Parents ☐ Family
Landlord Type	☐ Private ☐ Council ☐ Agency	☐ Private ☐ Council ☐ Agency
Previous Address date moved in & Moved out		
☐ Owner ☐ Tenant ☐ With Parents ☐ Family	£ per month Rent /mortgage?	£ per month Rent / Mortgage?
	Post Code:	Post Code
Previous Address Start/End		
CURRENT MORTGAGE DETAILS	**First Applicant**	**Second Applicant**
Current Mortgage Lender		
Mortgage Account No.		
Mortgage repayment	£ per month	£ per month
Balance Outstanding	£	£
Original Purchase Price paid	£	
Date purchased		£

OCCUPATION AND INCOME		
Occupation / JOB Title **What Industry**		
Employment Status	□Employed □Self Employed □Director % shareholding □Pensioner □Houseperson □Invalidity/Sickness Benefit □Contractor □Other (Details)	□Employed □Self Employed □Director % shareholding □Pensioner □Houseperson □Invalidity/Sickness Benefit □Contractor □Other (Details)
Is your job?	□Full Time □ Part Time	□Full Time □ Part Time
If a contractor	Contract Length (month) ☐ Contract End Date ☐	Contract Length (month) ☐ Contract End Date ☐
Time in Employment **Length of Employment**	Current job ☐ yrs ☐ mths Continuous ☐ yrs ☐ mths	Current job ☐ yrs ☐ mths Continuous ☐ yrs ☐ mths
Basic Salary	£ per annum	£ per annum
Guaranteed Additional (overtime, bonus etc)	£	£
Regular Additional (overtime, bonus etc)	£	£
Other Income (specify)		
Frequency of Pay Monthly ? / Weekly ?		
Documents Available	□Empl. Ref. □last 3 payslips □P60	□Empl. Ref. □last 3 payslips □P60
National Insurance Number		
Tax District/ Tax Reference Number		
Employer's Name & Address		
Email address		
Telephone:		
mobile		
Person to Contact for Ref		
Expected Retirement Age	Years	Years
Previous Employer's Name & Address		

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SELF EMPLOYED OR COMPANY DIRECTOR'S DETAILS (with more than 20% shareholding)		
Name of Business		
Nature of Business (Industry)		
Position in Business		
Address of Business		
How long business been trading		
Year End date for Business		
% shareholding	%	%
National Insurance Number		
2 Years SA302's **2 years Tax Calculations** **2 years Overview** **Is required**		
Dividends taken?	£ Years	£ years
Net Profit Last 3 Years (SA302)	£	£
Previous year	£	£
Year before that	£	£
Accountant's Name and Address		
Email		
Telephone		
Mobile		
Accountant's qualification		
Other income p.a **(Give amounts& details)** **PENSION / Investment**	£	£

BANK DETAILS For Direct Debit		
Name and Address of Your UK Bank		
Bank Sort Code		
Account Number		
Account Held Since	Date	Date
Do you have a cheque guarantee card?	☐ Yes ☐ No	☐ Yes ☐ No

NOTES

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

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AFFORDABILITY CALCULATOR	First Applicant	Second Applicant
Total monthly income	£	£
Net regular monthly income	£	£
Net other monthly income	£	£
Childcare Costs	£	£
Ongoing mortgage payments or rent	£	£
Food	£	£
Telephone / Mobile phone	£	£
Transport (e.g. car, public transport/annual pass)	£	£
Water Utility bill	£	£
Regular outgoing Commitment	£	£
Savings and Investments	£	£
Gas and Electric Expenditure	£	£
Council Tax	£	£
Broad band internet	£	£
Car Insurance	£	£
House Insurance BUILDING INSURANCE	£	£
Total monthly expenditure	£	£
Total monthly disposable income	£	£

Would you like us to get you quote on your life Assurances Yes No

Would you like us to get you quote for Building Insurance Yes No

LIFE ASSURANCE					
Life assuracecompany	Monthly Premium	Life or lives assured	Minimum death benefit	Maturity date	Policy type
	£		£		

1.

Related insurances including e.g. buildings, would you like us to get you a quote

Yes…….No…….

Do you already have this in place, which company and sum Insured?

2. **Legal cost, Stamp duty, Survey fees, Building Insurance, Lenders fees, any other cost may come**

Does the client understand All costs, fees, etc. associated with the mortgage? Yes No :

Have they been Explained? Yes………No……….

Any Other Comments or Any further Instructions:

COMMITMENTS for example Cardit Cards, Car Loans,							
Appl 1 or 2	**Lender**	**Original Loan / Credit Card Limit**	State Date	Current Balance	Monthly Payment	Purpose	To be redeemed prior to or on completion? If NO, please give dates of final payment.
				£	£		☐ Yes ☐ No
				£	£		☐ Yes ☐ No
				£	£		☐ Yes ☐ No
				£	£		☐ Yes ☐ No
				£	£		☐ Yes ☐ No
				£	£		☐ Yes ☐ No

	First Applicant	**Second Applicant**
Any of the above to be added to mortgage?	☐ Yes ☐ No	☐ Yes ☐ No
Total Amount	£	£
Accident, Sickness and Unemployment Insurance Cover	☐ ASU ☐ AS ☐U	☐ ASU ☐ AS ☐U
After how many weeks?		
Critical Illness	☐ Yes ☐ No	☐ Yes ☐ No
Amount per month?	£	£
After how many weeks?		
Terms Assurance	☐ Yes ☐ No	☐ Yes ☐ No
Amount of Cover	£	£
Type	☐ Level ☐ Reducing	☐ Level ☐ Reducing
Endowment Policy	☐ Yes ☐ No	☐ Yes ☐ No
Amount of Cover	£ Premium £	£ Premium £
Maturity Date	Value £	Value £

NOTES: example reason for Loan? Car loan, home improvement, Payday loans, ext..

DO YOU HAVE BUILDING INSURANCE IN PLACE ☐ Yes ☐ No
we will require full poilcy schedule with the Lenders interest Noted on the policy

Property protfolio please use another sheet if required, or do you have them on Excel spread sheet, please could you provide it.				
Property address when purchased	**Lender**	**Balance & VALUE**	**Mortgage p/M**	**Rent per month**
WE NEED TO TENANCY AGREEMENTS /LEASES FOR ALL PROPERTIES AND BANK STATEMENTS SHOWING RENT GOING IN				

CREDIT HISTORY		
Have you ever had a mortgage or loan application refused?	☐ Yes ☐ No	☐ Yes ☐ No
Are there any CCJ(s) or loan default(s) registered against you or your company?	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever been made bankrupt?	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever had a property repossessed?	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever failed to keep up payments on current or previous mortgage rental or loan agreements?	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever entered into arrangements with creditors (IVA)? Or CVA (company voluntary arrangement)	☐ Yes ☐ No	☐ Yes ☐ No
N.B If YES to any of the above, please give details on additional notes page any Criminal convictions		

Check List

- **Properties that are Rented / Investment Properties we require:**
- **Leases & AST's (The Rent being achieved, or potential Rental) £……?**
- **EPC Certificate,**
- **Gas Certificate,**
- **Electrical Certificate,**
- **and Tenancy agreements, proof of all rentals being transferred into Bank Account**
- **Planning Permission? if required and Completion Certificates, for works carried out ? Conversion? Refubishment.**
- **If converted Flat which has communal area the lenders may ask for Fire risk assessment and Asbestos report**

PROPERTY DETAILS TO BE PURCHASED or REMORTGAGED

Property Address **TO BE Purchased / Remortgage OR Security Address / Land** Commercial? semi commercial? **EQUITY RELEASE?**	
BTL / Residential? OTHER	**Postcode**
Tenancy agreements AST/ Leases?	**HOW Many Bedrooms**
Property type	☐ House ☐ Maisonette ☐ Flat ☐ Bungalow ☐ Terraced ☐ Other (specify) Detactched LAND ……? With Planning……?Applied for….?
Tenure	☐ Freehold ☐ Leasehold lease remaining ………….years Land ……..? with Planing………? Has it been applied for………..…?
Is this BTL	**Have you got AST's or Lease in place** YES……No…..Will Do…...
Will the property be occupied within 30 days of completion	☐ Yes ☐ No if no why ? please provide Details………………….
If the property is a flat/maisonette:	**☐Purpose – built ☐ converted ☐ Over commercial premises ☐ Ex Local authority** **Flat on floor _________ Total No of floors in block __________Is there a lift?YES / NO**

Are there any **unusual aspects to the construction** of the property? Pre-Fab…..? concrete……? wood...? ext…... **YES / NO**
If YES please give details:

Do you intend to conduct any business in the property? **YES / NO**

Is this local authority, housing association, or MOD currently or previously own the property? YES / NO

Is it a private sale?	☐ Yes ☐ No Below market value….? Reason why……………..?
Selling Agent – with Name and address or Council if RTB) we will need full Section 125	
Contact number FOR Access to Survey property	TEL: Mobile: Email: **Person dealing with Purchase/Sale**:

If Right to Buy WE WILL NEED FULL SECTION 125 from the council

Council Valuation	£	**Council Discount**	£
Value of Property	£	**How much do you want to borrow**	£
Shared Ownership Percentage purchased	%	Name of shared ownership body	
Purchase Price	£	Term Required	
Loan Amount Required	£	**Loan to Value(LTV)**	**%**
Deposit	£	**Source of deposit Family Gift, Savings, Sale of Property Ext..**	

HMO Purchase or Refinance £ ……………....? Value £………………..? Rental £……………..…?

Got a Licence Yes / No applied for one? Yes / No

Planning? Yes / No have applied for Planning? Yes / No

Please provide details ……………………………………………………………………………..

YOUR SOLICITOR'S DETAILS					
Name of Solicitors Firm and address					
Telephone:		**Mobile**			
Email Address					
Person acting		No. of Partners			

Any further Notes and summary that will help us understand your application, including what you require, as well as your future goals.

Our Fees: An admin fee of £500 is charged and payable once we secured your agreement in principle / or Decision in principle, (Admin fee is non-refundable, this fee is to progress your mortgage application to full mortgage application, than survey t be paid, then Lender will provide a shopping of their documents or further information required) We charge a Broker Fee minimum of £1,500=00

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DOCUMENT CHECK LIST: PLEASE PROVIDE THE FOLLOWING FOR YOUR APPLICATION TO BE PROCESSED SMOOTHLY AND EFFICENTLY THANK YOU.

General Documents (Mandatory)
Fact Find
A completed Fact Find document, providing all details required to process your application efficiently.

Identification: Passport or Photo Driving Licence
If you are married and your ID is in your maiden name, you will also need to provide your marriage certificate. UK Citizen? if on VISA what kind VISA, right to Reside, Investor VISA?, Resident Permit, and right to work in UK

General Documents (Proof of Address) POA
Address Verification
Latest bill statement (e.g. gas, electricity, landline telephone, council tax, water rates, bank)

Mortgages
Last three-month bank statements. For business/commercial applications, please also provide business bank statements.
Official documents which cannot be screenshots or list of transactions.

Employed: last three-month official pay slips & latest P60

These must have your name and your company's name on. With 3 months' pay slips and 3 months Bank statements

If you are a Director of a Limited Company or are self-employed:
last 3 years SA302's, 3 years tax calculation & 3 years tax overview, any other Income

Accountant Full Details and qualifications

Proof of deposit—evidence of proof of deposit
e.g. bank statements, savings, pension scheme. If gifted deposit, please provide a gift letter. If deposit coming from family

If you are a tenant—evidence of rental payments
Rental payments to landlord or letting agent must be shown in your bank statement.
If you receive benefits or maintenance payments- provide evidence of these.

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- **Gas Certificate,**
- **Electrical Certificate,**
- **and Tenancy agreements, proof of all rentals being transferred into Bank Account**

Lenders May require Fire Risk assessment and asbestos report if property has communal area

Credit Report
To complete one, please go to https://www.experian.co.uk/ (free 30-day trial)

- or **CHECKMYFILE** for your credit report as this covers all 4 credit agencies, please google CHECKMYFILE

Provide any detailed explanation for any defaults, or missed payments on loans, mortgages, or utility bills. Please add any background information that may assist us in processing your application more smoothly.

All documents to be provided in PDF format and in separate files.

If you need to please use a separate sheet of paper summarizing your requirements as well as any information you may feel that will help us process your application more efficiently.

If you have any questions or queries, please do not hesitate to contact me.