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| **UNSECURED LENDING - FACT FIND** |

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| FOR OFFICE;   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **INTERMEDIARY NAME** |  | | **DATE** |  | | **REGULATORY STATUS** |  | | | | | **Telephone number** |  | Email address |  | |   Intermediary Fees   |  |  |  |  | | --- | --- | --- | --- | | Application fee |  | Offer fee |  | | Completion fee |  | Other fee |  | |

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| 1. **APPLICANT PERSONAL DETAILS** |

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| **Title** | **Mr** |  | **Mrs** | |  | **Miss** | | |  | | **Ms** | |  | | **Mr** |  | **Mrs** | | | |  | **Miss** | | |  | | **Ms** | |  | |
| **First name** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Middle name/s** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Surname** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Date of birth** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Marital status** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Nationality** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **If not British, permanent rights in the UK?** | **Yes** | |  | | | | **No** | | | | |  | | | **Yes** | | | |  | | | | **No** | | | | |  | | |
| **If no, confirm visa expiry date** | | | | | | | | | | |  | | | **If no, confirm visa expiry date** | | | | | | | | | | | | |  | | |
| **National Insurance number** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Home telephone number** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Work telephone number** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Mobile telephone number** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Email address** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Home address** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Postcode** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Residential status** | **Owner** | |  | **Tenant** | | | |  | | **Other** | | | |  | **Owner** | | |  | | **Tenant** | | | |  | | **Other** | | | |  |
| **Dates at this address** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **If not for 3 years please provided previous address/s and dates to make a 3 year history** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Residential status** | **Owner** | |  | **Tenant** | | | |  | | **Other** | | |  | | **Owner** | | |  | | **Tenant** | | | |  | | **Other** | | | |  |
| **Dates at this address** |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |

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| 1. **PAST OR PRESENT CREDIT PROBLEMS** |

*Applicant 1 Applicant 2*

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Have applicants ever been late with any payments on a mortgage?** | **Yes** |  | **No** |  | **Yes** |  | **No** |  |
| **Have payments been late in the last 2 years on a loan or credit card?** | **Yes** |  | **No** |  | **Yes** |  | **No** |  |
| **Have applicants ever received a default (court action warning letter)?** | **Yes** |  | **No** |  | **Yes** |  | **No** |  |
| **Have applicants ever received a County Court Judgement?** | **Yes** |  | **No** |  | **Yes** |  | **No** |  |
| **Have applicants ever been made bankrupt or had a property repossessed?** | **Yes** |  | **No** |  | **Yes** |  | **No** |  |
| **Have applicants been refused credit in the last 6 months?** | **Yes** |  | **No** |  | **Yes** |  | **No** |  |

*If you have answered yes to any of these we will need to see a copy of the applicant’s credit report*

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| **DO APPLICANTS EARN INCOME FROM THEIR OWN BUSINESS? IF YES COMPLETE THIS PAGE, IF NO GO TO SECTION 4** |
| **3) INCOME FROM OWN BUSINESS** |

**IF APPLICANTS OWN RENTAL PROPERTY IN PERSONAL NAME/S, PLEASE COMPLETE THE FOLLOWING:**

*Applicant 1 Applicant 2*

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Date first started letting property** |  | | | |  | | | |
| **Can the applicants provide evidence of rental income profits (or loss)** | **Yes** |  | **No** |  | **Yes** |  | **No** |  |
| **SHARE of the net profit/loss from properties as submitted to HMRC**  **(*Net profit means the taxable income made after deducting running expenses from the rent)*** | **2016** | | £ | | **2016** | | £ | |
| **2015** | | £ | | **2015** | | £ | |
| **2014** | | £ | | **2014** | | £ | |
| **2013** | | £ | | **2013** | | £ | |

**IF APPLICANTS OWN THEIR OWN BUSINESS OR RUN A PROPERTY PORTFOLIO IN THE NAME OF A LIMITED COMPANY, PLEASE COMPLETE THE BELOW. IF OWN MORE THAN ONE BUSINESS COMPLETE THE INFOMATION AGAIN ON A SEPARATE SHEET**

*Applicant 1 Applicant 2*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **What is the business name?** |  | | | |  | | |
| **What is the nature of the business?** |  | | | |  | | |
| **When was the business started?** |  | | | |  | | |
| **What percentage of the company is owned?** |  | | | |  | | |
| **What is the address of the business?** |  | | | |  | | |
| **What month is the business year end?** |  | | | |  | | |
| **What is the status of the business?** | **Limited company** | | |  | **Limited company** | |  |
| **Sole trader** | | |  | **Sole trader** | |  |
| **Partnership** | | |  | **Partnership** | |  |
| **What is the net profit for the business**  **(*Net profit means the taxable income made after deducting your running expenses)*** | **2016** | | £ | | **2016** | £ | |
| **2015** | | £ | | **2015** | £ | |
| **2014** | | £ | | **2014** | £ | |
| **2013** | | £ | | **2013** | £ | |
| **For limited companies, please confirm the current taxable PAYE income if applicable** | £ | | | | £ | | |
| **For limited companies, please confirm the dividend income drawn for each year if applicable** | **2016** | £ | | | **2016** | £ | |
| **2015** | £ | | | **2015** | £ | |
| **2014** | £ | | | **2014** | £ | |
| **2013** | £ | | | **2013** | £ | |

**ACCOUNTANTS DETAILS**

|  |  |  |
| --- | --- | --- |
| **Please provide accountants name and address** |  |  |
| **Accountants telephone number** |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Are the applicants a Director or Shareholder of any company not already mentioned?** | **No** |  | **Yes** |  | **No** |  | **Yes** |  |

*If yes, please provide more information;*

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| **4) INCOME FROM EMPLOYMENT** |

**IF EMPLOYED BY A COMPANY OTHER THAN ONE APPLICANTS OWN, PLEASE COMPLETE THE FOLLOWING:**

*Applicant 1 Applicant 2*

|  |  |  |
| --- | --- | --- |
| **What is applicant’s occupation?** |  |  |
| **When did they start this job?** |  |  |
| **Is it a permanent position?** |  |  |
| **Name and address of employer** |  |  |
| **Contact number for employer** |  |  |

|  |  |  |
| --- | --- | --- |
| **Annual basic salary BEFORE tax** | £ | £ |
| **Average overtime income per year** | £ | £ |
| **Bonus income per year** | £ | £ |
| **Annual car or travel allowance** | £ | £ |
| **Other income from employer (state what)** | £ | £ |

*Other incomes Applicant 1 Applicant 2*

|  |  |  |
| --- | --- | --- |
| **Private Pension income per year** | £ | £ |
| **State pension income per year** | £ | £ |
| **Income from investments or trusts per year** | £ | £ |
| **Working family tax credits per year** | £ | £ |
| **Child benefit per year** | £ | £ |
| **Other benefits (state what)** | £ | £ |
| **Other income (state what)** | £ | £ |

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| **5) UNSECURED DEBTS INCLUDING OVERDRAFT BALANCES** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Owner** | **Type of debt** | **Provider** | **Amount outstanding** | **Monthly payments** | **Will this be cleared within 6 months?** |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |

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| NOTES; |

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| **6) REGULAR PERSONAL OUTGOINGS** | | | | | |
| **Item** | **Cost per month** | **Essential Y/N** | **Item** | **Cost per month** | **Essential Y/N** |
| **Rent payments (If applicable)** | £ | Y N | **Car Insurance/s** | £ | Y N |
| **Food** | £ | Y N | **Car tax** | £ | Y N |
| **Council Tax** | £ | Y N | **Petrol** | £ | Y N |
| **Gas and Electricity** | £ | Y N | **Other travel costs** | £ | Y N |
| **Water and Sewage** | £ | Y N | **Property maintenance** | £ | Y N |
| **Home phone/internet/TV** | £ | Y N | **Ground rent or services** | £ | Y N |
| **Mobile phone/s** | £ | Y N | **Clothing** | £ | Y N |
| **House Insurance** | £ | Y N | **Pets** | £ | Y N |
| **Childcare/Child maintenance** | £ | Y N | **Gifts** | £ | Y N |
| **School fees** | £ | Y N | **Holidays** | £ | Y N |
| **Health cover/costs** | £ | Y N | **Leisure and entertainment** | £ | Y N |
| **Life cover/other insurances** | £ | Y N | **Tobacco or cigarettes** | £ | Y N |
| **Pension (if not deducted from salary)** | £ | Y N | **Gym membership** | £ | Y N |
| **Savings** | £ | Y N | **Other-**state what | £ | Y N |

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| **7) PROPERTY PORTFOLIO (INCLUDING SECURED LOANS)** |

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| **IF THIS INFORMATION IS CONTAINED ON APPLICANTS OWN EXISTING SPREADSHEET, YOU CAN SEND THIS TO US INSTEAD OF COMPLETING THE BELOW** |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Property address** | **Owner** | **Value** | **Lender** | **Purchase date** | **Mortgage**  **Balance** | **Mortgage payment** | **Repayment method** | **Monthly rent** |
| OWN RESIDENCE |  | £ |  |  | £ | £ |  |  |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |
|  |  | £ |  |  | £ | £ |  | £ |

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| **8) LOAN REQUIRED** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Loan required** | £ | **Term** |  |

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| --- | --- |
| **Purpose of the loan** |  |

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| Other supporting notes; |