

**CONFIDENTIAL FACT FIND DOCUMENT**

PLEASE COMPLETE THE INFORMATION ON THE FOLLOWING PAGES AS FULLY AND ACCURATELY AS POSSIBLE. THE INFORMATION YOU CONFIRM HERE WILL BE USED TO SUBMIT YOUR APPLICATION TO THE MORTGAGE LENDER WHO MAY DECLINE YOUR APPLICATION IF THE INFORMATION IS LATER FOUND TO BE INACCURATE.

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| DOCUMENTS  The following documents may assist you in completing this form and are also the most common documents requested by the lenders to support your application:   * Identification such as a passport or driving licence * Address proof such as a utility bill * Personal and business bank statements * Income details such as payslips or accounts * Evidence of deposit (for purchases) * Credit Report |

|  |  |  |  |
| --- | --- | --- | --- |
| **ADVISER NAME** |  | **DATE** |  |
| **ADVISERS EMAIL ADDRESS** |  | | |

**Adviser Use Only**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Case Introducer** | |  | | | |
| **Face to face meeting** | | **Yes** |  | **No** |  |
| **Application fee** |  | **Offer fee** | |  | |
| **Completion fee** |  | **Other fee** | |  | |

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| **YOUR PERSONAL DETAILS** |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Title** | **Mr** |  | **Mrs** | | |  | | **Miss** | | | |  | | | | | **Ms** | | |  | **Mr** |  | **Mrs** | | | | |  | | **Miss** | | | |  | | | **Ms** | | | |  | |
| **First name** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Middle name/s** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Surname** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Any previous surname** |  | | | | | | **Date changed** | | | | | | |  | | | | | | |  | | | | | | | | **Date changed** | | | | | | |  | | | | | | |
| **Date of birth** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Marital status** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Dependants name/s and dates of birth** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Nationality** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Country of Birth** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **If not British, do you have permanent rights in the UK** | **Yes** | |  | | | | | | | **No** | | | | | | | |  | | | **Yes** | | | | |  | | | | | **No** | | | | | | | | |  | | |
| **If no, confirm visa expiry date** | | | | | | | | | | | | | | |  | | | | | **If no, confirm visa expiry date** | | | | | | | | | | | | | | | | |  | | | | |
| **Date residency started in UK?** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | |
| **National Insurance number** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Home telephone number** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Work telephone number** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Mobile telephone number** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Email address** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Smoker** | **Yes** | | |  | | | | | **No** | | | | | |  | | | | | | **Yes** | | |  | | | | | | | | **No** | | | | | | |  | | | |
| **Home address** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Postcode** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **Residential status** | **Owner** | |  | | **Tenant** | | | | | |  | | **Family** | | | | | |  | | **Owner** | | | |  | | **Tenant** | | | | | |  | | **Family** | | | | | | |  |
| **What date did you move here** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| **If tenant, provide landlords name and address** |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |

If you have not lived at this address for at least **3 years**, please provide your previous addresses to give a **complete 3-year history**. If you do not currently live in the UK, please include your last known UK address even if this is over 3 years ago:

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Previous Address One** |  | | | | | |  | | | | | |
| **Residential status** | **Owner** |  | **Tenant** |  | **Family** |  | **Owner** |  | **Tenant** |  | **Family** |  |
| **Dates at this address** |  | | | | | |  | | | | | |
| **Previous Address Two** |  | | | | | |  | | | | | |
| **Residential status** | **Owner** |  | **Tenant** |  | **Family** |  | **Owner** |  | **Tenant** |  | **Family** |  |
| **Dates at this address** |  | | | | | |  | | | | | |
| **Previous Address Three** |  | | | | | |  | | | | | |
| **Residential status** | **Owner** |  | **Tenant** |  | **Family** |  | **Owner** |  | **Tenant** |  | **Family** |  |
| **Dates at this address** |  | | | | | |  | | | | | |

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| **YOUR CURRENT INTENTION / PRIORITY PROPOSED PURCHASE/REFINANCE DETAILS** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Purchase** |  | **Refinance** |  | **1st or 2nd charge** |  |
| **Ltd company application** |  | **Individual** |  | **Partnership** |  |
| **Name of Ltd company if applicable** | |  | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Purchase Price** |  | | **Value** | |  | |
| **Loan required** |  | **Term** |  | **Repayment method** | |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Buy to Let** |  | **Commercial Investment** |  |
| **Bridge** |  | **Development finance** |  |
| **Semi commercial** |  | **Commercial Trading** |  |

**PROPERTY TO BE FINANCED;**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Address including postcode** |  | | | | | |
| **Full description of property (include layout, number of units/bedrooms, number of floors etc.)** |  | | | | | |
| **Tenure of property** | Freehold |  | Leasehold |  | Unexpired lease term |  |
| **What is the planned use of the property?** |  | | | | | |
| **Rental income expected and terms of lease if applicable** |  | | | | | |
| **How will the loan be repaid?** |  | | | | | |

**RENOVATIONS OR DEVELOPMENT FUNDING**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Please describe the proposed refurbishment or development** |  | | | | | | | |
| **What will be the final Square footage?** |  | | | | | | | |
| **How much will the build/refurbishment cost?** |  | | | | | | | |
| **Planning approved** | Yes |  | Outline only |  | Not yet applied |  | Not required |  |

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| **YOUR REGULAR PERSONAL OUTGOINGS** |

Please add here the total family spending on the following both currently and an estimate of the proposed cost per month if you are planning to move house. If you do not have a particular personal expenditure, e.g. your car costs are paid for by your company, or you live with family and do not pay towards the bills, please provide more detail in the notes section:

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

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| Notes: |

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| **BANK DETAILS** |

Please confirm the details of **all** of the bank accounts you hold:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Account holder name** | **Name of Bank** | **Personal or Business account** | | | | **Sort code** | **Account number** | **Salary/income paid in here?** | | | | **To be used to pay mortgage?** | | | |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |

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| **YOUR ASSETS AND LIABILITIES** |

If you are the owner of the property you live in, please provide the following details.

RESIDENTIAL HOME / MORTGAGE DETAILS;

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| --- | --- | --- | --- |
| **Who is the current property owner/s?** |  | **What is your monthly mortgage payment?** |  |
| **What is the current property value?** |  | **What is your current interest rate and type?** |  |
| **Original purchase price of the property?** |  | **Repayment method e.g. Capital and Interest** |  |
| **What was your original date of purchase?** |  | **How long do you have left on the mortgage?** |  |
| **Who is the current mortgage lender?** |  | **Do you have any early repayment charges?** |  |
| **How much is the outstanding mortgage?** |  | **What date do these charges end?** |  |

Do you have any second charges or further advances secured against this property? If yes, please complete:

|  |  |  |
| --- | --- | --- |
|  | **Charge one** | **Charge two** |
| **Name of lender** |  |  |
| **Amount of loan** |  |  |
| **Monthly payment** |  |  |
| **Current interest rate** |  |  |
| **End date of loan** |  |  |

Do you own any other properties, for example second homes, buy to let properties or commercial property? If yes, please complete the portfolio details on the last page of this fact find.

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| **SAVINGS, INVESTMENTS AND SOURCE OF DEPOSIT** |

Please provide detail of any non-property assets you hold and indicate which are to be used towards your property:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Owner of Asset**  **e.g. self, partner or joint** | **Asset type. Include savings, pension, cars, investments etc.** | **Value of asset** | **To be used towards a purchase?** | | | |
|  |  | £ | **Yes** |  | **No** |  |
|  |  | £ | **Yes** |  | **No** |  |
|  |  | £ | **Yes** |  | **No** |  |
|  |  | £ | **Yes** |  | **No** |  |
|  |  | £ | **Yes** |  | **No** |  |
|  |  | £ | **Yes** |  | **No** |  |

NOTES;

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| **OTHER DEBTS INCLUDING OVERDRAFT BALANCES** |

Please provide detail of debts such as loans, credit cards and overdrafts but **do not include mortgages** in this section. Include credit cards without any balance and those you clear in full every month:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Owner** | **Type of debt** | **Provider** | **Amount outstanding** | **Monthly payments** | **Will this be repaid prior to Completion?** |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |
|  |  |  | £ | £ |  |

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| **PAST OR PRESENT CREDIT PROBLEMS** |

It is important that you disclose to any new lender full details of any credit issues you may have had, so please complete the below:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | ***Self*** | | | | ***Partner*** | | | |
| **Have you ever been late with any payments on a mortgage?** | Yes |  | No |  | Yes |  | No |  |
| **Have your payments been late in the last 2 years on a loan or credit card?** | Yes |  | No |  | Yes |  | No |  |
| **Have you ever received a default (court action warning letter)?** | Yes |  | No |  | Yes |  | No |  |
| **Have you ever received a County Court Judgement?** | Yes |  | No |  | Yes |  | No |  |
| **Have you ever been made bankrupt or had a property repossessed?** | Yes |  | No |  | Yes |  | No |  |
| **Have you been refused credit in the last 6 months?** | Yes |  | No |  | Yes |  | No |  |
| **Have you exceeded your credit card limit in the last 2 years?** | Yes |  | No |  | Yes |  | No |  |
| **Are you currently in an IVA or Debt Management Plan?** | Yes |  | No |  | Yes |  | No |  |

If you have answered ‘Yes’ to any of the above, please provide outline details below and please supply a copy of your credit report. Your Equifax, Experian and Transunion reports can all be provided in a multi reference agency document. This can be obtained from [www.CheckMyCreditFile.co.uk](http://www.CheckMyCreditFile.co.uk)

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| **DECLINED OR WITHDRAWN MORTGAGE APPLICATIONS** |

Have you applied for any mortgage in the last 12 months that has not gone ahead or not listed above? If yes, please provide full details including the lender, type of loan, loan size and reason for not proceeding:

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| **PROTECTING YOUR ASSETS** |

We strongly recommend you review any protection needs when you take on new credit commitments. Please provide the detail of any existing plans you hold to help with this review:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Person Insured** | **Name of insurer** | **Type of cover**  **e.g. life cover, illness cover** | **Plan end date** | **Amount of cover** | **Monthly cost** |
|  |  |  |  | £ | £ |
|  |  |  |  | £ | £ |
|  |  |  |  | £ | £ |
|  |  |  |  | £ | £ |
|  |  |  |  | £ | £ |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **I/we would like to review our protection needs** | Yes |  | No |  | Maybe |  |

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| **INCOME** |

Please confirm your sources of income and then complete the full income details in the relevant sector:

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **Self** | **Partner** |
| **Income from an employed position where you are NOT the owner, shareholder or Director of the company** | If Yes, tick and complete Section One |  |  |
| **Income from a position where you are a Director, shareholder or owner of the company** | If Yes, tick and complete Section Two |  |  |
| **Other Income such as benefits, maintenance, pension or Investments** | If Yes, tick and complete Section Three |  |  |
| **Income from a property portfolio held in either your personal or limited company name** | If Yes, tick and complete Section Four |  |  |

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| **SECTION ONE - INCOME FROM EMPLOYED POSITION** |

|  |  |  |
| --- | --- | --- |
|  | **Self** | **Partner** |
| **What is your current occupation?** |  |  |
| **When did you start this job?** |  |  |
| **Is it a permanent position?** |  |  |
| **Name and address of your employer** |  |  |
| **Contact number for your employer** |  |  |

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

If you have been in this position for less than 12 months, please provide details of your previous employment/s

|  |  |  |
| --- | --- | --- |
| **Your previous occupation one** |  |  |
| **Start and end date of this employment?** |  |  |
| **Was this a permanent or contract position?** |  |  |
| **Name and address of this employer** |  |  |
| **Contact number for this employer** |  |  |
| **Your previous occupation two** |  |  |
| **Start and end date of this employment?** |  |  |
| **Was this a permanent or contract position?** |  |  |
| **Name and address of this employer** |  |  |
| **Contact number for this employer** |  |  |

If your current position is temporary or contract based, please also complete the following:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Current contract term** | **Start date** | |  | **Expected end date** |  | |
| **What is your current daily rate** | £ | **How long have you been contracting for in total?** | | | |  |
| **Previous contract one** | **Start date** | |  | **End date** |  | |
| **Previous contract two** | **Start date** | |  | **End date** |  | |

Notes;

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| **SECTION TWO – INCOME AS A DIRECTOR, SHAREHOLDER OR OWNER** |

If you own your own business or at least 20% of the shares in a business, please complete the following for **each business** you earn income from. (Income from a property business should be completed in Section four):

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Business one** | **Self** | | | **Partner** | | |
| **What is the business name?** |  | | |  | | |
| **What is the nature of the business?** |  | | |  | | |
| **When was the business started?** |  | | |  | | |
| **What percentage of the company is yours?** |  | | |  | | |
| **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)*** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **TAX YEAR FROM 2 YEARS AGO** | £ | | **TAX YEAR FROM 2 YEARS AGO** | £ | |
| **TAX YEAR FROM 3 YEARS AGO** | £ | | **TAX YEAR FROM 3 YEARS AGO** | £ | |
| **For limited companies, please confirm your taxable PAYE income if applicable** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **For limited companies, please confirm your dividend income drawn for each year if applicable** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **TAX YEAR FROM 2 YEARS AGO** | £ | | **TAX YEAR FROM 2 YEARS AGO** | £ | |
| **TAX YEAR FROM 3 YEARS AGO** | £ | | **TAX YEAR FROM 3 YEARS AGO** | £ | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Business two** | **Self** | | | **Partner** | | |
| **What is the business name?** |  | | |  | | |
| **What is the nature of the business?** |  | | |  | | |
| **When was the business started?** |  | | |  | | |
| **What percentage of the company is yours?** |  | | |  | | |
| **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)*** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **TAX YEAR FROM 2 YEARS AGO** | £ | | **TAX YEAR FROM 2 YEARS AGO** | £ | |
| **TAX YEAR FROM 3 YEARS AGO** | £ | | **TAX YEAR FROM 3 YEARS AGO** | £ | |
| **For limited companies, please confirm your taxable PAYE income if applicable** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **For limited companies, please confirm your dividend income drawn for each year if applicable** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **TAX YEAR FROM 2 YEARS AGO** | £ | | **TAX YEAR FROM 2 YEARS AGO** | £ | |
| **TAX YEAR FROM 3 YEARS AGO** | £ | | **TAX YEAR FROM 3 YEARS AGO** | £ | |

Continue if you have further businesses...

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Business three** | **Self** | | | **Partner** | | |
| **What is the business name?** |  | | |  | | |
| **What is the nature of the business?** |  | | |  | | |
| **When was the business started?** |  | | |  | | |
| **What percentage of the company is yours?** |  | | |  | | |
| **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)*** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **TAX YEAR FROM 2 YEARS AGO** | £ | | **TAX YEAR FROM 2 YEARS AGO** | £ | |
| **TAX YEAR FROM 3 YEARS AGO** | £ | | **TAX YEAR FROM 3 YEARS AGO** | £ | |
| **For limited companies, please confirm your taxable PAYE income if applicable** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **For limited companies, please confirm your dividend income drawn for each year if applicable** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ | |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ | |
| **TAX YEAR FROM 2 YEARS AGO** | £ | | **TAX YEAR FROM 2 YEARS AGO** | £ | |
| **TAX YEAR FROM 3 YEARS AGO** | £ | | **TAX YEAR FROM 3 YEARS AGO** | £ | |

**ACCOUNTANTS DETAILS**

|  |  |  |
| --- | --- | --- |
| **Company name** |  |  |
| **Name of the accountant acting for you** |  |  |
| **Accountants Company address** |  |  |
| **Accountants telephone number** |  |  |
| **Accountants email address** |  |  |

If you are a director or shareholder of any other company not currently generating income, please provide more detail as below:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Applicant Name** | **Company Name** | **Director** | | | | **Share-holding %** | **Reason why the company is not income producing?** |
|  |  | Yes |  | No |  |  |  |
|  |  | Yes |  | No |  |  |  |
|  |  | Yes |  | No |  |  |  |
|  |  | Yes |  | No |  |  |  |
|  |  | Yes |  | No |  |  |  |

Notes;

|  |
| --- |
| **SECTION THREE- INCOME FROM OTHER SOURCES** |

Please provide information of income from other sources such as pension or benefits:

|  |  |  |
| --- | --- | --- |
|  | **Self** | **Partner** |
| **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 – provide detail below** | £ | £ |
| **Other income– provide detail below** | £ | £ |

|  |
| --- |
| Income Notes |

|  |
| --- |
| **CHANGES OF CIRCUMSTANCES** |

Please confirm if you expect any changes to your circumstances over the next 5 years? For example:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Do you plan to have or increase the size of your family?** | **Yes** |  | **No** |  |
| **Is there any plans to change your job or how you work?** | **Yes** |  | **No** |  |
| **Do you plan to move country?** | **Yes** |  | **No** |  |
| **Do you plan to take on any more mortgages or credit commitments?** | **Yes** |  | **No** |  |

If yes, or if there are any other planned changes, please provide more detail below:

|  |
| --- |
| Notes |

|  |
| --- |
| **SECTION FOUR - INCOME FROM A RENTAL PORTFOLIO** |

Please complete the first section for a property portfolio held in your personal name:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Self** | | | | | **Partner** | | | | |
| **When did you begin to let property?** |  | | | | |  | | | | |
| **Can the applicants provide evidence of rental income profits (or loss)** | **Yes** |  | **No** | |  | **Yes** |  | **No** | |  |
| **What is YOUR SHARE of the net profit/loss from your properties as submitted to HMRC**  **(*Net profit means the taxable income made after deducting your running expenses from the rental income)*** | **THIS CURRENT TAX YEAR** | | | £ | | **THIS CURRENT TAX YEAR** | | | £ | |
| **PREVIOUS TAX YEAR** | | | £ | | **PREVIOUS TAX YEAR** | | | £ | |
| **TAX YEAR FROM 2 YEARS AGO** | | | £ | | **TAX YEAR FROM 2 YEARS AGO** | | | £ | |
| **TAX YEAR FROM 3 YEARS AGO** | | | £ | | **TAX YEAR FROM 3 YEARS AGO** | | | £ | |

Please complete this second section for a property portfolio held in the name of a limited company:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Self** | | **Partner** | | |
| **Name of Company** |  | |  | | |
| **When was the company formed?** |  | |  | | |
| **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** | |  |
| **NET PROFIT THIS CURRENT TAX YEAR** | £ | **NET PROFIT THIS CURRENT TAX YEAR** | | £ |
| **Please confirm your current taxable PAYE income if applicable** | £ | | | £ | |
| **Please confirm your dividend income drawn for each year if applicable** | **THIS CURRENT TAX YEAR** | £ | | **THIS CURRENT TAX YEAR** | £ |
| **PREVIOUS TAX YEAR** | £ | | **PREVIOUS TAX YEAR** | £ |
| **TAX YEAR FROM 2 YEARS AGO** | £ | | **TAX YEAR FROM 2 YEARS AGO** | £ |
| **TAX YEAR FROM 3 YEARS AGO** | £ | | **TAX YEAR FROM 3 YEARS AGO** | £ |

**ACCOUNTANTS DETAILS**

|  |  |  |
| --- | --- | --- |
| **Company name** |  |  |
| **Name of the accountant acting for you** |  |  |
| **Accountants Company address** |  |  |
| **Accountants telephone number** |  |  |
| **Accountants email address** |  |  |

If you hold a property portfolio, the lender will expect that you have submitted details of any profits or losses to HMRC for tax purposes. If you have NOT for any reason submitted your accounting information to HMRC, it may be a requirement of the application that this is corrected. Where you have NOT yet submitted tax returns, please provide details below of your anticipated/projected profit or losses from your portfolio for each of the years you have held investment property and an explanation why they have not yet been submitted:

|  |
| --- |
| Notes |

**FACT FIND ADDENDUM** *V18/09/19*

**ADDITIONAL CLIENT DETAILS**

|  |  |  |
| --- | --- | --- |
| **Client name** |  |  |
| **Face to face meeting** |  |  |
| **Time in the UK** |  |  |
| **Date of any name change if appl.** |  |  |
| **Names and ages of any dependants over age 17** |  |  |

**PROPERTY DETAILS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **For re-mortgages:** | **Original Purchase Price** |  | **Original Date of Purchase** |  |
| **For flats:** | **Ground rent** |  | **Service charge** |  |
| **Any other relevant property details:** | | | | |

**BANK DETAILS**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Account holder name** | **Name of Bank** | **Personal or Business account** | | | | **Sort code** | **Account number** | **Salary/income paid in here?** | | | | **To be used to pay mortgage?** | | | |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |
|  |  | Pers |  | Bus |  |  |  | Yes |  | No |  | Yes |  | No |  |

**OTHER MORTGAGE REQUIREMENTS**

E.g., reasons for requiring a certain rate type, mortgage term, repayment method, flexible features, other requirements etc

|  |
| --- |
|  |

**Business Buy to Let Customer Declaration**

|  |  |
| --- | --- |
| First Applicant |  |
| Second Applicant |  |
| Property Address |  |

**As part of gathering information from you we have a regulatory obligation to identify whether the buy to let we will be advising / arranging on your behalf is a Business Buy to Let (BBTL) or a Consumer Buy to Let (CBTL). Of the two, only Consumer Buy to Let falls under the Financial Conduct Authority (FCA) regulation.**

|  |
| --- |
| **BUSINESS BUY TO LET ASSESSMENT** |

**Please answer the following statements truthfully:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| I/We can confirm that I/We have made the conscious decision to keep this property and let the property out as we wish to start a Buy to Let business | Yes |  | No |  |
| I/We declare that the Buy to Let mortgage to be entered in to by me/us is for the sole purpose of business through letting it out | Yes |  | No |  |
| I/We can confirm that I/We or a related person\*would never live in the property in the near future | Yes |  | No |  |

*\* A related person includes your spouse or civil partner, parent, brother, sister, child, grandparent or grandchild.*

**If you answer 'Yes' to all of the above statements, the mortgage can be deemed as a Business Buy to Let. If you wish to proceed on this basis, please read the declaration below fully and sign to confirm your understanding and agreement to proceed.**

|  |
| --- |
| **CUSTOMER DECLARATION** |

I/We can confirm that all statements answered above have been done so truthfully and to the best of my/our knowledge, the information provided to the Broker and/or Lender is true and accurate.

I/We have been informed and understand that a Business Buy to Let mortgage contract is not regulated by the Financial Conduct Authority (FCA) and as a result I/We will not have the benefit of protection that would be available to me/us from the FCA if the mortgage was completed as a Consumer Buy to Let.

I/We are aware that if I/We have any concerns as to the consequences of taking out a Business Buy to Let that is not regulated by the Financial Conduct Authority then I/We shall seek independent advice.

First Applicant Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Second Applicant Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**FOR ADVISER COMPLETION ONLY:**

I confirm that I have carried out a full fact find to gather information from the customer to ascertain whether the Buy to Let is on the basis of a Consumer or Business Buy to Let. I am satisfied that in this instance the mortgage to be arranged satisfies the rules for it to be completed on a Business Buy to Let basis and that the customer is fully aware of the differences between a Consumer and Business Buy to Let.

**Adviser’s Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |
| --- |
| **YOUR PROPERTY PORTFOLIO** |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MORTGAGED PROPERTIES** | | | | | | | | | | | |
| **Property address** | **Owner/s**  **e.g.**  **Self, Partner or Joint** | **Current property value** | **Mortgage lender** | **Original purchase DATE** | **Outstanding mortgage**  **Balance** | **Current interest rate** | **Monthly mortgage payment** | **Repayment method e.g. interest only** | **Remaining mortgage term** | **Do you have any early repayment fees** | **What is the monthly rent** |
|  |  | £ |  |  | £ | % | £ |  |  |  | £ |
|  |  | £ |  |  | £ | % | £ |  |  |  | £ |
|  |  | £ |  |  | £ | % | £ |  |  |  | £ |

**IMPORTANT PLEASE NOTE**

**Anyone with more than 3 mortgaged BTL properties will be classed as a Portfolio Landlord and will be subject to specialist underwriting.**

As a minimum, the lender will require a detailed portfolio summary on a spreadsheet. The lender may also ask for a business plan, an asset and liability statement and a cashflow analysis forecast. Please complete the ‘Combined Planner Spreadsheet’ to record the portfolio details and prepare any other information the lender may require.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **PROPERTIES WITHOUT A MORTGAGE** | | | | |
| **Property address** | **Owner/s** | **Current value** | **Original purchase date** | **Monthly rent** |
|  |  | £ |  | £ |
|  |  | £ |  | £ |
|  |  | £ |  | £ |
|  |  | £ |  | £ |
|  |  | £ |  | £ |
| **Please explain how any properties without mortgages were acquired without the need for finance or how any finance has been repaid.** | | | | |
|  | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **How many additional properties do you hope to add to your existing portfolio over the next 12 months?** |  | | | |
| **Would you like a review of your portfolio to make sure the finance is arranged in the most effective way?** | **Yes** |  | **No** |  |

Declaration

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | | | Tick as appropriate |
| I/we confirm that the information detailed on this form is accurate and complete.  I/we understand that advice and recommendations will be made based on this information. \* | | | | 🞎 |
| I/we understand that if information I/we provide is incorrect or incomplete:   * My/our adviser will be unable to take into account all of my/our personal circumstances when giving advice or making recommendations. This will restrict the ability of my/our adviser to provide the most appropriate advice or recommendation; and * where I have knowingly made false or misleading representations to my adviser or provided information which is subsequently found to be false, this may mean that my transaction will not proceed, notwithstanding any costs I have incurred; and/or that my adviser may be required to disclose that I have made such false representations. Such disclosure may be made to any provider who may consider my application or any regulatory or supervising authority. \* | | | | 🞎 |
| **EXPRESS CONSENT** - I/we confirm that I/we will receive financial advice from the Connect IFA Ltd and Assured Funding Ltd. In addition to the basis of retention set out in the Privacy Notice, I/we expressly consent to Connect IFA Ltd and Assured Funding Ltd retaining my/our personal data for the term of the product plus a further 6 years. Information relating to equity release and pension transfers/conversions/opt out will be kept indefinitely.  Marketing  By ticking the box, I/we acknowledge that all of the above may from time to time review my/our file with a view to bringing to my/our attention in the future, products or services that may be of interest to me/us: In relation to my/our existing policy arrangements only / Any other products and services in respect of which I/we may not have received initial advice.  In relation to any such future contact to be made with me/us using the contacted details I/we have provided, I/we expressly consent to being contacted without prior notice or arrangement by Telephone (including mobile telephone and SMS communications), Post, Email.  I/we may withdraw the consent given by notice in writing or email to Connect IFA Ltd and Assured Funding Ltd at any time. | | | | 🞎 |
| I am / we are aware that provision of information to the adviser places me/us under no obligation to conclude any transaction.\* | 🞎 | | | |
| I/we have received the General Terms and Conditions, an explanation of the adviser’s fees and charges and the adviser’s business card.\* | 🞎 Yes | 🞎 No | 🞎 N/A | |

|  |  |
| --- | --- |
| Signed CLIENT 1\* |  |
| Signed CLIENT 2\* |  |