



COMMERCIAL FACT FIND

INTERMEDIARY NAME		DATE	
Name of Bank and Local contact if applicable			

Intermediary Fees

Application fee		Offer fee	
Completion fee		Other fee	

1) APPLICANT PERSONAL DETAILS

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>
First name																
Middle name/s																
Surname																
Date of birth																
Marital status																
Nationality																
If not British, permanent rights in the UK?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	If no, confirm visa expiry date				If no, confirm visa expiry date				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	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Other	<input type="checkbox"/>	Owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Other	<input type="checkbox"/>	Owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
Dates at this address																
If not for 3 years please provided previous address/s and dates to make a complete 3 year history																
Residential status	Owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Other	<input type="checkbox"/>	Owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Other	<input type="checkbox"/>	Owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
Dates at this address																

2) PAST OR PRESENT CREDIT PROBLEMS

	<i>Applicant 1</i>		<i>Applicant 2</i>	
	Yes	No	Yes	No
Have applicants ever been late with any payments on a mortgage?				
Have payments been late in the last 2 years on a loan or credit card?				
Have applicants ever received a default (court action warning letter)?				
Have applicants ever received a County Court Judgement?				
Have applicants ever been made bankrupt or had a property repossessed?				
Have applicants been refused credit in the last 6 months?				

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

3) UNSECURED DEBTS INCLUDING OVERDRAFT BALANCES

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

Provide details of any lenders that have been approached for funding any property/land in the last 6 months

DO APPLICANTS EARN INCOME FROM THEIR OWN BUSINESS? IF YES COMPLETE THIS PAGE, IF NO GO TO SECTION 5

4) INCOME FROM OWN BUSINESS

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

	<i>Applicant 1</i>		<i>Applicant 2</i>	
	Yes	No	Yes	No
Date first started letting property				
Can the applicants provide evidence of rental income profits (or loss)				
SHARE of the net profit/loss from properties as submitted to HMRC <i>(Net profit means the taxable income made after deducting running expenses from the rent)</i>	2018 (projected)	£	2018(projected)	£
	2017	£	2017	£
	2016	£	2016	£
	2015	£	2015	£

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 INFORMATION 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 <i>(Net profit means the taxable income made after deducting your running expenses)</i>	2018 (projected)	£	2018 (projected)	£
	2017	£	2017	£
	2016	£	2016	£
	2015	£	2015	£
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	2018 (projected)	£	2018 (projected)	£
	2017	£	2017	£
	2016	£	2016	£
	2015	£	2015	£

5) 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)	£	£

6) PROPERTY PORTFOLIO

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

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

7) ASSETS (NOT PROPERTY)

Owner of Asset e.g. self, partner or joint	Asset type e.g. savings, pension, cars etc	Value of asset	To be used towards purchase/costs?		
			Yes	No	
		£	Yes	No	
		£	Yes	No	
		£	Yes	No	
		£	Yes	No	
		£	Yes	No	

Head Office; Colchester Business Centre, Hawkins Rd, Colchester, Essex CO2 8JX

Assured Funding Ltd is a private limited company registered in England and Wales (Company No: 07594318)

Registered Office; 109 Maldon Road, Colchester, Essex CO3 3AX

Assured Funding Ltd is an appointed representative of Connect IFA Limited which is Authorised and Regulated by the Financial Conduct Authority. Assured Funding Ltd's FCA Register Number: 724232. The FCA does not regulate most Buy to Let mortgages.

8) PROPOSED PURCHASE/REFINANCE DETAILS

Purchase		Refinance		1 st or 2 nd 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	

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