

UNSECURED LENDING - FACT FIND

FOR OFFICE;

INTERMEDIARY NAME		DATE	
REGULATORY STATUS			
Telephone number		Email address	

Intermediary Fees

Application fee		Offer fee	
Completion fee		Other fee	

1) APPLICANT PERSONAL DETAILS

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		Owner		Tenant	
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		Owner		Tenant	
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) 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 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 (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	
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If yes, please provide more information;

Assured Funding Ltd - Specialist Lending Broker Services

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.

HMO's, BTL, Bridging, Portfolio Finance, Commercial Mortgages, Development Finance, Secured Loans, International and Expats.



4) INCOME FROM EMPLOYMENT

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

	<i>Applicant 1</i>	<i>Applicant 2</i>
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)	£	£

<i>Other incomes</i>	<i>Applicant 1</i>	<i>Applicant 2</i>
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)	£	£

5) UNSECURED DEBTS INCLUDING OVERDRAFT BALANCES

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

NOTES;



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

7) PROPERTY PORTFOLIO (INCLUDING SECURED LOANS)

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		£			£	£		
		£			£	£		£
		£			£	£		£
		£			£	£		£
		£			£	£		£
		£			£	£		£
		£			£	£		£
		£			£	£		£
		£			£	£		£
		£			£	£		£
		£			£	£		£



8) LOAN REQUIRED

Loan required	£	Term	
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Purpose of the loan

Other supporting notes;

