**Mortgage**

**first meeting**

**Fact Find**

**(Strictly confidential)**

**Data Protection**

I promise to respect the data that I collect in this Fact Find. By giving me your personal details, you acknowledge and agree that I may record and keep your details on a database for administration purposes and so that I can make introductions to lenders.

Your details will be processed and kept securely in accordance with the Data Protection Act 1998. I will not disclose the data to third parties except for the purposes mentioned above.

**Material Facts Disclosure**

All the details you give us will be treated in strict confidence. Some of this information is called ‘Material Facts’.

Material Facts are those that you give or are given to us on your behalf, which are likely to affect the outcome of your application.

Some examples of Material Facts are:

* Details of any other borrowing you have in place, this could be a credit card or a personal loan;
* A change in your employment or income;
* Details of any other applications for other lending you’re currently making.

It’s essential that the Material Facts you give us are accurate and you give them to us when completing your application.

If it becomes clear at a later date that a Material Fact was intentionally untrue, inaccurate or left out, we may withdraw any mortgage offer we make to you.

It’s important that your details remain up to date, so you need to tell us of any changes to the information that you’ve previously given to us.

If you’re in any doubt whether a fact is considered to be a ‘Material Fact’, you should tell us it.

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| Applicant 1: |  |
| Applicant 2: |  |
| Applicant 3: |  |
| Applicant 4: |  |

**…………………………….. ……………………….. ……………….**

**Date of first meeting / Mortgage introducer’s Date**

**date Fact Find completed signature**

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| **Supporting** **evidence**  As well as the information we capture in this Fact Find, we’ll also need some supporting evidence as shown in the table below. Please give us all the information that’s relevant to your personal circumstances. If you receive income from different types of employment, please provide the evidence we list below for each type. We may require additional evidence to the list below to assess the suitability of your mortgage. If this is the case we’ll let you know. |

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| **What we need from you** | |
| **Proof of income** | |
| Employed | * Last three months’ payslips * Last three months’ personal bank statements * Latest three years’ tax returns (to include Tax Return, Tax Computation Summary, Tax Overview) if not ALL income is PAYE * Last P60 |
| Self-employed | * Last three years’ tax returns (to include Tax Return, Tax Computation Summary, Tax Overview) if not ALL income is PAYE * Last three years’ unaudited / audited accounts * Last three months’ personal bank statements * Last three months’ business bank statements |
| Company director with <100% shareholding | * Last three years’ tax returns (to include Tax Return, Tax Computation Summary, Tax Overview) if not ALL income is PAYE * Last three years’ unaudited / audited accounts * Last three months’ personal bank statements * Last three months’ business bank statements * Last three months’ payslips (if accounts / tax returns not available) * Latest P60 (if accounts / tax returns not available) |
| Company director with 100% shareholding | * Last three years’ tax returns (to include Tax Return, Tax Computation Summary, Tax Overview) if not ALL income is PAYE * Last three years’ unaudited / audited accounts * Last three months’ personal bank statements * Last three months’ business bank statements |
| Retired | * Last three pension payslips * Latest pension P60 * Last three months’ personal bank statements * Latest tax return (to include Tax Return, Tax Computation Summary, Tax Overview) if not ALL income is PAYE * Latest annuity letter / annual pension statement (less than 12 months old) where applicable |
| \*If customer documents are not available from the HMRC website, then tax year overviews provided by an agent / accountant can be downloaded from HMRC website. | |
| **Identification** | * Current passport (preferred) **or** current full driving licence **or** national or employee identity card (with photograph); **and** * Utility bill less than three months old **or** bank / building society statement (less than three months old **or** council tax demand (valid for the current year) |
| **Evidence of borrowing** | * Copies of most recent three months’ bank / credit card statements |
| **Evidence of assets** | * Copies of most recent three months’ bank statements and / or valuations |
| **Evidence of existing mortgages** | * Copies of most recent mortgage statements |

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| **Applicant 1** | | | | | | | | | | | |
| Title |  | | | | Employment status | |  | | | | |
| Surname |  | | | | If other, please specify | |  | | | | |
| Forenames |  | | | | **Complete if employed** | | | | | | |
| Salutation |  | | | | Controlling director | |  | | | | |
| Date of birth |  | | | | Shareholding (%) | |  | | | | |
| Gender |  | | | | Occupation / Job title | |  | | | | |
| Marital status |  | | | | Name of employer | |  | | | | |
| Maiden name (if applicable) |  | | | | Address of employer | |  | | | | |
| Mother’s maiden name |  | | | |
| Previous surname if changed within the last three years |  | | | |
| Planned retirement age |  | | | |
| Nationality |  | | | | Length of employment | |  | yrs |  | | mths |
| Country of residence |  | | | | If less than three years with current employer, please give brief employment history for last three year period (include dates) | |  | | | | |
| Are you UK tax resident? |  | | | |
| National Insurance number (or tax reference number if not UK) |  | | | |
| Do you have any dependants? (people who rely on you for financial support, e.g. children living with you at home) |  | | | |
| If ‘Yes’, please give the following information:  Names:  Dates of birth:  Relationship:  Reason for dependency: |  | | | |
| Current address |  | | | |
| **Complete if self-employed** | | | | | | |
| Name of business | |  | | | | |
| Nature of business | |  | | | | |
| Occupier status |  | | | | Address of business | |  | | | | |
| Time at this address |  | yrs |  | mths |
| If you’ve been living less than three years at your current address, please provide your previous addresses for the last three years (and include dates at each address) |  | | | |
| Length of self-employment | |  | yrs |  | | mths |
| If less than three years in this business, please give brief employment / self-employment history for last three year period (include dates) | |  | | | | |
| **Details of net profits for the last three years** | | | | | | |
| Year |  | Net profit | | |  | |
| Home telephone |  | | | | Year |  | Net profit | | |  | |
| Work telephone |  | | | | Year |  | Net profit | | |  | |
| Mobile |  | | | | Accountant’s name and address | |  | | | | |
| Primary email |  | | | |
| Secondary email |  | | | |
| Preferred contact type |  | | | |
| Correspondence address (if different from residential address) |  | | | | Additional information: | | | | | | |

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| **Applicant 2** | | | | | | | | | | | |
| Title |  | | | | Employment status | |  | | | | |
| Surname |  | | | | If other, please specify | |  | | | | |
| Forenames |  | | | | **Complete if employed** | | | | | | |
| Salutation |  | | | | Controlling director | |  | | | | |
| Date of birth |  | | | | Shareholding (%) | |  | | | | |
| Gender |  | | | | Occupation / Job title | |  | | | | |
| Marital status |  | | | | Name of employer | |  | | | | |
| Maiden name (if applicable) |  | | | | Address of employer | |  | | | | |
| Mother’s maiden name |  | | | |
| Previous surname if changed within the last three years |  | | | |
| Planned retirement age |  | | | |
| Nationality |  | | | | Length of employment | |  | yrs |  | | mths |
| Country of residence |  | | | | If less than three years with current employer, please give brief employment history for last three year period (include dates) | |  | | | | |
| Are you UK tax resident? |  | | | |
| National Insurance number (or tax reference number if not UK) |  | | | |
| Do you have any dependants? (people who rely on you for financial support, e.g. children living with you at home) |  | | | |
| If ‘Yes’, please give the following information:  Names:  Dates of birth:  Relationship:  Reason for dependency: |  | | | |
| Current address |  | | | |
| **Complete if self-employed** | | | | | | |
| Name of business | |  | | | | |
| Nature of business | |  | | | | |
| Occupier status |  | | | | Address of business | |  | | | | |
| Time at this address |  | yrs |  | mths |
| If you’ve been living less than three years at your current address, please provide your previous addresses for the last three years (and include dates at each address) |  | | | |
| Length of self-employment | |  | yrs |  | | mths |
| If less than three years in this business, please give brief employment / self-employment history for last three year period (include dates) | |  | | | | |
| **Details of net profits for the last three years** | | | | | | |
| Year |  | Net profit | | |  | |
| Home telephone |  | | | | Year |  | Net profit | | |  | |
| Work telephone |  | | | | Year |  | Net profit | | |  | |
| Mobile |  | | | | Accountant’s name and address | |  | | | | |
| Primary email |  | | | |
| Secondary email |  | | | |
| Preferred contact type |  | | | |
| Correspondence address (if different from residential address) |  | | | | Additional information: | | | | | | |

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| **Applicant 3** | | | | | | | | | | | |
| Title |  | | | | Employment status | |  | | | | |
| Surname |  | | | | If other, please specify | |  | | | | |
| Forenames |  | | | | **Complete if employed** | | | | | | |
| Salutation |  | | | | Controlling director | |  | | | | |
| Date of birth |  | | | | Shareholding (%) | |  | | | | |
| Gender |  | | | | Occupation / Job title | |  | | | | |
| Marital status |  | | | | Name of employer | |  | | | | |
| Maiden name (if applicable) |  | | | | Address of employer | |  | | | | |
| Mother’s maiden name |  | | | |
| Previous surname if changed within the last three years |  | | | |
| Planned retirement age |  | | | |
| Nationality |  | | | | Length of employment | |  | yrs |  | | mths |
| Country of residence |  | | | | If less than three years with current employer, please give brief employment history for last three year period (include dates) | |  | | | | |
| Are you UK tax resident? |  | | | |
| National Insurance number (or tax reference number if not UK) |  | | | |
| Do you have any dependants? (people who rely on you for financial support, e.g. children living with you at home) |  | | | |
| If ‘Yes’, please give the following information:  Names:  Dates of birth:  Relationship:  Reason for dependency: |  | | | |
| Current address |  | | | |
| **Complete if self-employed** | | | | | | |
| Name of business | |  | | | | |
| Nature of business | |  | | | | |
| Occupier status |  | | | | Address of business | |  | | | | |
| Time at this address |  | yrs |  | mths |
| If you’ve been living less than three years at your current address, please provide your previous addresses for the last three years (and include dates at each address) |  | | | |
| Length of self-employment | |  | yrs |  | | mths |
| If less than three years in this business, please give brief employment / self-employment history for last three year period (include dates) | |  | | | | |
| **Details of net profits for the last three years** | | | | | | |
| Year |  | Net profit | | |  | |
| Home telephone |  | | | | Year |  | Net profit | | |  | |
| Work telephone |  | | | | Year |  | Net profit | | |  | |
| Mobile |  | | | | Accountant’s name and address | |  | | | | |
| Primary email |  | | | |
| Secondary email |  | | | |
| Preferred contact type |  | | | |
| Correspondence address (if different from residential address) |  | | | | Additional information: | | | | | | |

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| **Applicant 4** | | | | | | | | | | | |
| Title |  | | | | Employment status | |  | | | | |
| Surname |  | | | | If other, please specify | |  | | | | |
| Forenames |  | | | | **Complete if employed** | | | | | | |
| Salutation |  | | | | Controlling director | |  | | | | |
| Date of birth |  | | | | Shareholding (%) | |  | | | | |
| Gender |  | | | | Occupation / Job title | |  | | | | |
| Marital status |  | | | | Name of employer | |  | | | | |
| Maiden name (if applicable) |  | | | | Address of employer | |  | | | | |
| Mother’s maiden name |  | | | |
| Previous surname if changed within the last three years |  | | | |
| Planned retirement age |  | | | |
| Nationality |  | | | | Length of employment | |  | yrs |  | | mths |
| Country of residence |  | | | | If less than three years with current employer, please give brief employment history for last three year period (include dates) | |  | | | | |
| Are you UK tax resident? |  | | | |
| National Insurance number (or tax reference number if not UK) |  | | | |
| Do you have any dependants? (people who rely on you for financial support, e.g. children living with you at home) |  | | | |
| If ‘Yes’, please give the following information:  Names:  Dates of birth:  Relationship:  Reason for dependency: |  | | | |
| Current address |  | | | |
| **Complete if self-employed** | | | | | | |
| Name of business | |  | | | | |
| Nature of business | |  | | | | |
| Occupier status |  | | | | Address of business | |  | | | | |
| Time at this address |  | yrs |  | mths |
| If you’ve been living less than three years at your current address, please provide your previous addresses for the last three years (and include dates at each address) |  | | | |
| Length of self-employment | |  | yrs |  | | mths |
| If less than three years in this business, please give brief employment / self-employment history for last three year period (include dates) | |  | | | | |
| **Details of net profits for the last three years** | | | | | | |
| Year |  | Net profit | | |  | |
| Home telephone |  | | | | Year |  | Net profit | | |  | |
| Work telephone |  | | | | Year |  | Net profit | | |  | |
| Mobile |  | | | | Accountant’s name and address | |  | | | | |
| Primary email |  | | | |
| Secondary email |  | | | |
| Preferred contact type |  | | | |
| Correspondence address (if different from residential address) |  | | | | Additional information: | | | | | | |

**Certificate of occupancy**

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| **Full name of registered owners of the property** | | |
| Title and full name | Borrower Y/N | Relationship to borrower if a non borrower |
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| **All occupiers of this property both present and proposed (aged 17 and over). Please exclude children temporarily away at college** | | | |
| Title | Full name | Age | Relationship to owner |
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| **Please give us details of:**  **any non owners who have made (or who will make) a contribution towards the property purchase (not as a gift),**  **anyone who has made (or who will make) contributions towards any mortgage or loan on the property,**  **and**  **anyone who will make (or has made) significant contributions towards the upkeep of the property** | | | |
| Title | Full name | Address if different | Relationship to owner |
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| **Is this property held by any of the owners on behalf of another person, business or company or trust? If so please tell us immediately, and we’ll give you the details and additional documents we’ll need** |
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| **Please detail any company or business which formally occupies the premises as its registered office or business premises.**  **Also please tell us if a formal lease is in place or not, and how the premises are used** |
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| **Financial details** | | | | | | | | |
| **Annual / monthly income after this mortgage has been set up** | | | | | | | | |
|  | **Applicant 1** | | **Applicant 2** | | **Applicant 3** | | **Applicant 4** | |
| **Annual gross** | **Monthly net** | **Annual gross** | **Monthly net** | **Annual gross** | **Monthly net** | **Annual gross** | **Monthly net** |
| **Employed income:** | | | | | | | | |
| Salary |  |  |  |  |  |  |  |  |
| Profit sharing / bonus / commission / overtime |  |  |  |  |  |  |  |  |
| Benefits |  |  |  |  |  |  |  |  |
| Dividend / savings / trust income |  |  |  |  |  |  |  |  |
| Pension income |  |  |  |  |  |  |  |  |
| Other income |  |  |  |  |  |  |  |  |
| **Employed income total** |  |  |  |  |  |  |  |  |
| **Self-employed income:** | | | | | | | | |
| Drawings |  |  |  |  |  |  |  |  |
| Benefits |  |  |  |  |  |  |  |  |
| Dividend / savings / trust income |  |  |  |  |  |  |  |  |
| Pension income |  |  |  |  |  |  |  |  |
| Other income |  |  |  |  |  |  |  |  |
| **Self-employed income total** |  |  |  |  |  |  |  |  |
| **Director’s income:** | | | | | | | | |
| Salary / drawings |  |  |  |  |  |  |  |  |
| Dividends |  |  |  |  |  |  |  |  |
| Benefits |  |  |  |  |  |  |  |  |
| Dividend / savings / trust income |  |  |  |  |  |  |  |  |
| Pension income |  |  |  |  |  |  |  |  |
| Other income |  |  |  |  |  |  |  |  |
| **Director’s income total** |  |  |  |  |  |  |  |  |
| **Rental income:** | | | | | | | | |
| Rental income from property being mortgaged |  |  |  |  |  |  |  |  |
| **Rental income total** |  |  |  |  |  |  |  |  |
| **Total income** |  |  |  |  |  |  |  |  |
| Detail any known future income changes: |  | | | | | | | |
| Please supply a breakdown of any ‘Other Income’ and combined figures above |  | | | | | | | |
| Please give more details about income that may not be guaranteed or regular, such as commission, bonuses, overtime etc. For example, is it possible that the amount or frequency of these could increase, decrease or stop in the future? |  | | | | | | | |

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| **Financial details** | | | | | |
| **Monthly expenditure – after this mortgage has been set up (but excluding your new mortgage payment)**  **Please note that you may either detail your expenditure individually, or on a joint basis – if you complete on a joint basis then please complete the details in the Applicant 1 column** | | | | | |
|  | **Applicant 1** | **Applicant 2** | **Applicant 3** | **Applicant 4** | **Total** |
| **Committed expenditure:** | | | | | |
| Remaining credit card(s) |  |  |  |  |  |
| Remaining mortgage(s) |  |  |  |  |  |
| Remaining rent(s) |  |  |  |  |  |
| Remaining loan(s) |  |  |  |  |  |
| Remaining hire purchase agreement(s) |  |  |  |  |  |
| Child maintenance |  |  |  |  |  |
| Spousal maintenance |  |  |  |  |  |
| Interest only repayment strategy (if applicable) |  |  |  |  |  |
| **Section total** |  |  |  |  |  |
| **Basic essential expenditure:** | | | | | |
| Household costs (food and household essentials) |  |  |  |  |  |
| Gas / electricity / oil / water |  |  |  |  |  |
| Council tax |  |  |  |  |  |
| House insurance – main residence |  |  |  |  |  |
| House insurance – rental property |  |  |  |  |  |
| Ground rent / service charge (if your property is leasehold) – main residence |  |  |  |  |  |
| Ground rent / service charge (if your property is leasehold) - rental property |  |  |  |  |  |
| Property maintenance – main residence |  |  |  |  |  |
| Property maintenance - rental property |  |  |  |  |  |
| Telephone / mobile |  |  |  |  |  |
| Essential travel costs |  |  |  |  |  |
| Vehicle expenses (tax, fuel and servicing) |  |  |  |  |  |
| Vehicle insurance |  |  |  |  |  |
| School fees / covenants |  |  |  |  |  |
| Life assurance policies |  |  |  |  |  |
| Personal pension policies |  |  |  |  |  |
| **Section total** |  |  |  |  |  |
| **Basic quality of living expenditure:** | | | | | |
| Clothing |  |  |  |  |  |
| Household goods and repairs |  |  |  |  |  |
| Personal goods (for example, hair and beauty costs, toiletries, gifts) |  |  |  |  |  |
| Basic recreation |  |  |  |  |  |
| Domestic help / child care |  |  |  |  |  |
| Subscriptions |  |  |  |  |  |
| Holidays |  |  |  |  |  |
| Other |  |  |  |  |  |
| **Section total** |  |  |  |  |  |
| **Total** |  |  |  |  |  |
| Please detail any future known changes in expenditure (e.g. new loan commitment / loan commitment finishing within six months of the date of this Fact Find) |  | | | | |
| Please supply a breakdown of any ‘combined’ figures above |  | | | | |

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| --- | --- | --- | --- | --- | --- |
| **Monthly income / expenditure summary** | | | | | |
|  | Applicant 1 | Applicant 2 | Applicant 3 | Applicant 4 | Total |
| Monthly income |  |  |  |  |  |
| Monthly expenditure |  |  |  |  |  |
| Monthly disposable income |  |  |  |  |  |
| How much of your disposable income would you like to allocate towards your new mortgage? |  |  |  |  |  |

**Notes:**

**Income** - please ensure that you complete an explanation in the ‘Additional information’ section, if your income is unusual, irregular or complex.

**Expenditure** - it is important to capture **ALL** expenditure. If something doesn’t belong in the other boxes, use the ‘Other’ box. This could be, for example, regular savings, ISAs or investments. As with income, any amounts entered in this box should be broken down and explained in the ‘Additional information’ section of the Fact Find.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Credit history information** | | | | |
| Have you ever: | Applicant 1 | Applicant 2 | Applicant 3 | Applicant 4 |
| * been behind in paying your mortgage or other loan payments (‘in arrears’)? |  |  |  |  |
| * been declared bankrupt? |  |  |  |  |
| * entered into a voluntary arrangement with your creditors? |  |  |  |  |
| * had a judgement for debt, or any default registered against you? |  |  |  |  |
| * been refused a mortgage or other credit? |  |  |  |  |
| If the answer to any of the above five questions is ‘Yes’, please give details: | | | | |

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| --- | --- | --- |
| **Financial details** | | |
| **Assets that you’ll still have once this mortgage has started** | | |
| Description of asset | Value of asset | Whose name |
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| **Total asset value** |  |  |
| **If there are more assets, please complete within the ‘Additional information’ section.** | | |

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| **Financial details** | | |
| **Assets you’ll no longer have once this mortgage has started** | | |
| Description of asset | Value of asset | Whose name |
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| **If there are more assets, please complete within the ‘Additional information’ section.** | | |

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| **Financial details** | | | | |
| **Other borrowing that you’ll still have once this mortgage has started**  **(this includes any other loans and mortgages)** | | | | |
| Type of commitment | Amount outstanding | Monthly repayment | Secured / unsecured | Whose name |
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| **Totals** |  |  |  | |
| Are you currently applying for any other mortgages / loans / credit? | | |  | |
| If ‘Yes’, please provide details: | | | | |
| **If there is more borrowing than you can fit in this section, please provide details in the ‘Additional information’ section.** | | | | |

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| **Financial details** | | | | |
| **Borrowing that will no longer be in place once the mortgage has started** | | | | |
| Type of commitment | Amount outstanding | Monthly repayment | Secured / unsecured | Whose name |
|  |  |  |  |  |
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| **If there is more borrowing than you can fit in this section, please provide details in the ‘Additional information’ section.** | | | | |

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| **Financial details** | | | | | | | |
| **Existing protection policies (do not include buildings / contents insurance)**  **(Includes life insurance and critical illness insurance, for example)** | | | | | | | |
| Name of insurance company | Amount of policy | Policy  date | Expiry  date | Monthly premium | Policy  term (years) | Type of  policy | Whose  name |
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| **Details of existing mortgages / loans to be repaid / re-mortgaged:** | |
| Do you currently have any existing mortgages / secured loans that will be repaid from your new mortgage? |  |
| Excluding your main home, will additional property be offered as security for your new mortgage? |  |
| If you answer ‘Yes’ to either of the two questions above, complete the following information: | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Mortgage / loan 1 – to be repaid from the proposed mortgage:** | | | | |
| Is this mortgage secured? |  |  | Roll / account number |  |
| Repayment type |  |
| Is this mortgage secured by the mortgaged property? |  | Amount outstanding |  |
| Monthly repayment |  |
| Original term |  |
| If this mortgage loan is secured but not by the mortgaged property, please state the property address: |  | Property value |  |
| Final repayment date |  |
| Current interest rate |  |
| Current product |  |
| Name of existing lender |  | Expiry date of current interest rate |  |
| Is the mortgage portable? |  |
| Address of existing lender |  | Is an early repayment charge payable? |  |
| If yes, how much? |  |
| Expiry date of early repayment charge |  |
| Are you prepared to pay an early repayment charge? |  |
| Who is / are the property owner(s): | |  | |

|  |  |  |  |  |
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| **Mortgage / loan 2 – to be repaid from the proposed mortgage:** | | | | |
| Is this mortgage secured? |  |  | Roll / account number |  |
| Repayment type |  |
| Is this mortgage secured by the mortgaged property? |  | Amount outstanding |  |
| Monthly repayment |  |
| Original term |  |
| If this mortgage loan is secured but not by the mortgaged property, please state the property address: |  | Property value |  |
| Final repayment date |  |
| Current interest rate |  |
| Current product |  |
| Name of existing lender |  | Expiry date of current interest rate |  |
| Is the mortgage portable? |  |
| Address of existing lender |  | Is an early repayment charge payable? |  |
| If yes, how much? |  |
| Expiry date of early repayment charge |  |
| Are you prepared to pay an early repayment charge? |  |
| Who is / are the property owner(s): | |  | |

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| **Mortgage / loan 3 – to be repaid from the proposed mortgage:** | | | | |
| Is this mortgage secured? |  |  | Roll / account number |  |
| Repayment type |  |
| Is this mortgage secured by the mortgaged property? |  | Amount outstanding |  |
| Monthly repayment |  |
| Original term |  |
| If this mortgage loan is secured but not by the mortgaged property, please state the property address: |  | Property value |  |
| Final repayment date |  |
| Current interest rate |  |
| Current product |  |
| Name of existing lender |  | Expiry date of current interest rate |  |
| Is the mortgage portable? |  |
| Address of existing lender |  | Is an early repayment charge payable? |  |
| If yes, how much? |  |
| Expiry date of early repayment charge |  |
| Are you prepared to pay an early repayment charge? |  |
| Who is / are the property owner(s): | |  | |

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| If there are more than three mortgages / loans to be repaid / re-mortgaged, please provide details in the ‘Additional information’ section. | | | | | | | | | |
| **New mortgage requirements** | | | | | | | | | |
| Address of property that will be used as security (this makes this application a Regulated Mortgage Contract) |  | |  | Term required |  | yrs |  | | mths |
| Does this mortgage increase an existing one? | | | Yes / No | | |
| Purpose of the mortgage: | | | | | |
| Mortgage required (excluding fees) | |  |
| Add fees, if possible? | | Yes / No |
| If adding fees, amount to be added | |  |
| Mortgage required (including fees) | |  |
| Will any of the mortgage amount be used for any debt consolidation? | | | | | | | | Yes / No | |
| If ‘Yes’, do you understand that by consolidating debt, the repayment period / total monthly repayments may increase? | | | | | | | | Yes / No / N/A | |
| If ‘Yes’, do you understand that if you are consolidating debt, these debts will become secured by your property? | | | | | | | | Yes / No / N/A | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **New purchase** | | | | | | | | | |
| Purchase price |  | | Deposit available | | |  | Estimated market valuation | |  |
| Source of your deposit? | |  | | | | | | | |
| **Re-mortgage** | | | | | | | | | |
| Name of your current mortgage provider | | | |  | | | | | |
| Reference / account number of current mortgage | | | |  | | | | | |
| Original purchase price | | | |  | Estimated market valuation | | |  | |
| Original mortgage amount | | | |  | Has the mortgage increased? | | | Yes / No | |
| Amount of existing mortgage left | | | |  | If ‘Yes’, by how much? | | |  | |
| If the mortgage amount originally borrowed has increased, please give brief details of why, how much and when | | | |  | | | | | |
| **Re-mortgage and release of equity** | | | | | | | | | |
| Name of existing lender | | | |  | | | | | |
| Reference / account number of existing mortgage | | | |  | | | | | |
| Original purchase price | | | |  | Estimated market valuation | | |  | |
| Original mortgage amount | | | |  | Has mortgage increased? | | | Yes / No | |
| Amount of existing mortgage left | | | |  | If Yes, by how much? | | |  | |
| If the mortgage amount originally borrowed has increased, please give brief details of why, how much and when | | | |  | | | | | |
| Amount of re-mortgage | | | |  | Amount of release of equity | | |  | |
| Please give brief details of what the funds from the equity release are needed for | | | |  | | | | | |

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| **Release of equity** | | | | | | | |
| Property value | | |  | Original purchase price of property | | |  |
| Purpose of the release of equity | |  | | | | | |
| **Secured loan** | | | | | | | |
| Are fees being added to the loan? | | | | | | | Yes / No |
| Purpose of the secured loan | |  | | | | | |
| **Buy-to-let loan** | | | | | | | |
| Are fees being added to the loan? | | | | | | | Yes / No |
| Purpose of the buy-to-let loan | |  | | | | | |
| Proposed ‘let’ period (in months) | | | | | |  | |
| Proposed rental income (per month) | | | | | |  | |
| Rental income frequency | | | | | |  | |
| **Personal guarantee** | | | | | | | |
| Name(s) of guarantor(s) | | |  | | | | |
| Amount of guarantee |  | |  | | | | |
| **Bridging loan** | | | | | | | |
| Open or closed bridging loan? | | |  | | Anticipated repayment date (maximum one year) | |  |
| Purchase price of property being purchased | | | | | | |  |
| Please give brief details of the bridging loan requirements | | |  | | | | |
| Source of repayment | | |  | | | | |

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| **Residential development mortgage** | | | |
| Please provide brief details of the residential development mortgage requirements |  | | |
| Original purchase price of property |  | Period of the initial interest rate required |  |
| Will the build be supervised by a qualified architect employed by you? | | |  |
| If a qualified architect is being employed by you, please provide the following details: | | | |
| Name of firm |  | | |
| Contact at firm |  | | |
| Address of firm |  | | |
| Architect qualifications |  | | |
| Will the drawdown of funds be controlled by the number of drawdowns and / or by the amount of money to be made available at each drawdown? For example we may set a maximum number of drawdowns and / or we may set a minimum amount and / or a maximum amount of each drawdown or of any drawdown. | | | Yes / No |
| If the release of funds is to be controlled by the number of drawdowns, please detail how many drawdowns are requested. | | |  |
| If the release of funds is to be controlled by the amount of money to be made available at each drawdown, please detail the requested maximum amount of the first drawdown. | | |  |
| If the release of funds is to be controlled by the amount of money to be made available at each drawdown, please detail the requested minimum amount of each drawdown. | | |  |
| If the release of funds is to be controlled by the amount of money to be made available at each drawdown, please detail the maximum amount of each drawdown. | | |  |

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| **Additional information:** |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| We’re required by law to verify your name and address. When you’ve completed this Fact Find, please bring one item of identification from each of the following lists for each applicant. We aren’t able to accept photocopies of these documents. | | | | | | | |
| List A – proof of ID | | |  | List B – proof of address (m*ust not be more than three months old)* | | | |
|  | | |  | | | |
| Passport |  |  | Gas, electricity or telephone bill |  |  | |
|  |  |  |  |  |  | |
| Full driving licence |  |  | Council tax bill |  |  | |
|  |  |  |  |  |  | |
| National or employee's identity card |  |  | Bank / building society statement |  |  | |
| (with signature and photograph) |  |  |  |  |  | |
|  |  | Mortgage statement |  |  | |
| To help us assess your application please also provide the following for each applicant; | | | | | | | |
| If you’re employed, please provide: | | |  | If you’re self-employed, please provide: | | | |
| Your last three months’ payslips |  |  | Your last three years’ annual accounts |  | |  |
|  |  |  |  |  | |  |
| Your last P60 |  |  | Your last three years’ tax returns |  | |  |
|  |  |  |  |  | |  |
| Your last three months’ bank statements |  |  | Your last three months’ bank statements |  | |  |
|  |  |  |  |  | |  |
| If you currently have a mortgage, your last annual mortgage statement |  |  | If you currently have a mortgage, your last annual mortgage statement |  | |  |
| If this application is for a re-mortgage, please also provide a redemption statement (showing how much you still have to pay) from your existing mortgage provider. |  |  | If this application is for a re-mortgage, please also provide a redemption statement (showing how much you still have to pay) from your existing mortgage provider. |  | |  |
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| **Your new mortgage requirements** | | | | | | | | | |
| Please state the type(s) and amount(s) for the new borrowing you need. | | | | | | | | | |
| Mortgage loan amount | | | | | | | £ | |  |
|  | |  | | | | |  | |  |
| Variable rate | | Repayment | £ | | | Interest only | £ | |  |
|  | | | | | | | | | |
| Fixed rate | | Repayment | £ | | | Interest only | £ | |  |
|  | | | | | | | | | |
| Total amount required | |  | | | | |  | |  |
|  | | | | | | | | | |
| Please select the required term for your new mortgage | | | |  | Years | |  | Months | |
|  | | | | | | | | | |
| If you have selected an interest only repayment type, please tell us how you intend to repay your mortgage: | | | | | | | | | |
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| **Purpose of borrowing** | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | |
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| **Details of the property to be mortgaged** | | | | | | | | | | | | | | | | | | | | | |
| Address of property to be mortgaged / re-mortgaged: | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | | | | | | |  |
| Details of any additional security to be taken: | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |
| Property is / will be registered in the name(s) of | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |
| Please give the names and addresses of any ‘registered owners’ who will not live in the property | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |
| Is the property a | | | | | | | | | | | | | | | | | | | | | |
|  |  | House | | | |  | | |  | Bungalow | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | |
|  | Converted flat | | | |  | | |  | Purpose built flat | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | |
| Is the property | | | | | | | | | | | | | | | | | | | | | |
|  |  | Detached | | | |  | | |  | Semi-detached | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | |
|  | Terraced | | | |  | | |  | Other | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | |
| Other (Please specify) | |  | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | |
| Is the property | | | | | | | | | | | | | | | | | | | | | |
|  |  | Freehold | | | |  | | |  | | If leasehold, years unexpired | | | | | | | | | |  |
|  |  | | | | | | | | | | | | | | | | | | |
|  | Leasehold | | | |  | | | £ | | Annual ground rent | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | |
| Is property constructed from brick with a slate or tile roof? | | | | | | |  | |  | Yes | | | |  | | No | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |
| If ‘No’, please specify type of construction | | | | | | | |  | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |
| Approximate year of construction | | | |  |  | | | | Number of bedrooms | | | | | | | | |  | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |
| If you are purchasing a new property - does the property benefit from any of the following guarantees? | | | | | | | |  |  | | | | | | | | NHBC | | | |  |
|  | | | | | | | | Zurich Municipal | | | |
|  | | | | | | | | | | | | | | | | | | | | | |
| If ‘No’, will the construction be supervised by a qualified architect employed by you? | | | | | | | | | | | |  |  | | Yes | | | |  | No | |
|  | | | | | | | | | | | | | | | | | | | | | |
| If the property is of more than one acre, then please state current and intended use of land | | | | | | | |  | | | | | | | | | | | | |  |
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| **Solicitor / licensed conveyancer** | | | | | | |
|  |  | | | | |  |
| Name |  | | | | |  |
|  | | | | | | |
| Name of firm |  | | | | |  |
|  | | | | | | |
| Address |  | | | | |  |
|  | | | | | | |
| Phone |  | | Email | |  |  |
|  | | | | | | |
| **Valuation** | | | | | | |
| Before we offer you a mortgage we need an independent qualified valuer to assess the property and submit a written report, confirming the market value and that the property is a suitable security for the mortgage you’ve requested.  This report does not necessarily give you any indication as to the condition of the property; the valuation will be for the Bank’s purposes only.  We strongly recommend that you arrange any buildings surveys independently. You’ll find qualified local specialists, surveyors and valuers at www.ricsfirms.com. | | | | | | |
| **Viewing arrangements** | | | | | | |
| Who should our valuer contact to get into the property? | | | | | | |
|  | | | | | | |
| Name | |  | | | |  |
|  | | | | | | |
| Address | |  | | | |  |
|  | | | | | | |
| Phone | |  | | Email |  |  |
|  | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- |
| Additional accounts required – **please tick appropriate box** | | | | | | |
|  | Offset arrangement |  | Current account |  | Deposit account |  |
|  | Debit card |  | Charge card |  | | |
|  |  |  | | | | |
|  | | | | | | |

I / We agree to the recording and use of my / our personal details by you, for the purposes stated in the Declaration on the front sheet of this Fact Find. I / We also agree that the lender you introduce to me / us may undertake a credit reference search against me / us:

………………………………………………………………... …………………….

Applicant 1 Date

………………………………………………………………... …………………….

Applicant 2 Date

………………………………………………………………... …………………….

Applicant 3 Date

………………………………………………………………... …………………….

Applicant 4 Date

Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395. Registered office: 3 Thomas More Square, London, E1W 1WY, UK. Handelsbanken plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 806852. Handelsbanken plc is a wholly-owned subsidiary of Svenska Handelsbanken AB (publ).

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