**Fact Find**

**Data Protection Declaration**

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| **Client Details** | **Applicant 1** | **Applicant 2** |
| **Date** |  |  |
| **Broker Name** |  |  |
| **Are you looking for a residential, buy to let or remortgage?** |  |  |
| **Title (Mr/Mrs/Ms/etc.)** |  |  |
| **Applicant Name** |  |  |
| **Previous Name (if applicable)** |  |  |
| **Date of Birth** |  |  |
| **Marital Status** |  |  |
| **Nationality** |  |  |
| **Foreign Citizen?** |  |  |
| **Expatriate? (Living outside of native country)** |  |  |
| **Relationship to other applicant** |  |  |
| **Current Address** |  |  |
| **Are you on the electrical roll at this address?** |  |  |
| **Date moved into your current address? Incl. D.M.Y** |  |  |
| **If at current address less than 2 years, please provide your previous address.** |  |  |
| **Date period of previous address** |  |  |
| **Mobile Number** |  |  |
| **Home Number** |  |  |
| **Work Number** |  |  |
| **Email** |  |  |

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| **About Yourself** | **Applicant 1** | **Applicant 2** |
| **Are you in good health?** |  |  |
| **Do you smoke?** |  |  |
| **Have you smoked in the last 12 months?** |  |  |
| **How much do you spend on cigarettes per month?** |  |  |
| **Do you have any dependents? (if yes please fill in their details)** |  |  |
| **Are you planning to have any/more children in next 1-3 years?** |  |  |

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| **Dependent Details** | **Applicant 1** | **Applicant 2** |
| **Dependent Name (1)** |  |  |
| **Dependent Gender** |  |  |
| **Dependent DOB** |  |  |
| **Dependent relationship to client** |  |  |
| **Dependent until what age** |  |  |
| **Dependent Name (2)** |  |  |
| **Dependent Gender** |  |  |
| **Dependent DOB** |  |  |
| **Dependent relationship to client** |  |  |
| **Dependent until what age** |  |  |
| **Dependent Name (3)** |  |  |
| **Dependent Gender** |  |  |
| **Dependent DOB** |  |  |
| **Dependent relationship to client** |  |  |
| **Dependent until what age** |  |  |
| **Dependent Name (4)** |  |  |
| **Dependent Gender** |  |  |
| **Dependent DOB** |  |  |
| **Dependent relationship to client** |  |  |
| **Dependent until what age** |  |  |

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| **Employment Status** | **Applicant 1** | **Applicant 2** |
| **Employed/Self-employed/Unemployed?** |  |  |
| **Occupation/job Title** |  |  |
| **Company Name** |  |  |
| **Address** |  |  |

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| **Self-Employed** | **Applicant 1** | **Applicant 2** |
| **Are you a sole trader or limited company?** |  |  |
| **Sole Trader: Please provide last year’s net profit** |  |  |
| **Sole Trader: Please provide previous year’s net profit** |  |  |
| **Limited Company: Please provide last year’s dividends & PAYE** |  |  |
| **Limited Company: Please provide previous year’s dividends & PAYE** |  |  |
| **Gross Earnings** |  |  |
| **Start Date** |  |  |
| **Additional Income** |  |  |
| **National Insurance Number** |  |  |
| **Tax Rate** |  |  |
| **Accountant Detail s** |  |  |

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| **Employed** | **Applicant 1** | **Applicant 2** |
| **Do you work Full-time or Part-time?** |  |  |
| **Gross annual Income** |  |  |
| **NET Monthly Income** |  |  |
| **Start date of your current job** |  |  |
| **Are you currently in a probation period?** |  |  |
| **Do you get paid overtime? Please state amount paid** |  |  |
| **Provide Bonus/Commission** |  |  |
| **How much sick pay do you receive & how long does this payment last?** |  |  |
| **Provide additional income** |  |  |
| **National Insurance Number** |  |  |
| **Tax Rate** |  |  |

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| **Previous Employment** | **Applicant 1** | **Applicant 2** |
| **Job Role/title** |  |  |
| **Time in Employment** |  |  |
| **Address** |  |  |
| **Salary** |  |  |

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| **Residential Status** | **Applicant 1** | **Applicant 2** |
| **Homeowner/Tenant/First-time Buyer** |  |  |
| **If you are a tenant, please provide your landlord details** |  |  |

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| **New Purchase/Remortgage** | **Applicant 1** | **Applicant 2** |
| **New purchase or remortgage?** |  |  |
| **Value of property** |  |  |
| **Address of property to be mortgaged** |  |  |
| **If remortgage please specify type of property; i.e. flat, semi-detached etc.** |  |  |
| **If remortgage please specify the approximate year the property was built.** |  |  |
| **Is the property to be mortgaged leasehold or freehold?** |  |  |
| **If leasehold, how much service charge/ maintenance fee do you pay?** |  |  |
| **Is the property to be mortgaged purpose built or conversion?** |  |  |
| **If purpose built, name of management company?** |  |  |
| **If new purchase, deposit available** |  |  |
| **How much can you afford on your new mortgage?** |  |  |
| **If remortgage, what is the outstanding mortgage amount?** |  |  |
| **If remortgage, please specify number of rooms in property** |  |  |
| **If remortgage, please advise on number of receptions** |  |  |
| **If remortgage, do you have a garage or available parking?** |  |  |
| **Current Bank Account** |  |  |

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| **Additional information for flat remortgages** | **Applicant 1** | **Applicant 2** |
| **How many floors are there in your block?** |  |  |
| **Which floor is your flat on?** |  |  |
| **What is the remaining term of your lease?** |  |  |
| **How much is the service charge\maintenance?** |  |  |
| **Is property a new build or converted?** |  |  |
| **Is there lift access** |  |  |

**Applicant One**

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| **Existing Residential Mortgages** | **Property 1** | **Property 2** | **Property 3** | **Property 4** |
| **Lender** |  |  |  |  |
| **Account Number** |  |  |  |  |
| **Address** |  |  |  |  |
| **Owner** |  |  |  |  |
| **Value of Property** |  |  |  |  |
| **Monthly Mortgage Payment** |  |  |  |  |
| **Remaining Term** |  |  |  |  |
| **Mortgage Amount Outstanding** |  |  |  |  |
| **Rental Income** |  |  |  |  |
| **Fixed/variable** |  |  |  |  |
| **What is your current rate?** |  |  |  |  |
| **If it’s a fixed rate. What is the expiry date of this?** |  |  |  |  |

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| **Buy-to-Let Mortgages** | **Property 1** | **Property 2** | **Property 3** | **Property 4** |
| **Lender** |  |  |  |  |
| **Account Number** |  |  |  |  |
| **Address** |  |  |  |  |
| **Owner** |  |  |  |  |
| **Value of Property** |  |  |  |  |
| **Monthly Mortgage Payment** |  |  |  |  |
| **Remaining Term** |  |  |  |  |
| **Mortgage Amount Outstanding** |  |  |  |  |
| **Type of Mortgage** |  |  |  |  |
| **Remaining Term of Lease** |  |  |  |  |
| **Rental Income** |  |  |  |  |

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| **Content Insurance Cover** | **Applicant 1** | **Applicant 2** |
| **Do you have content insurance cover?** |  |  |
| **How long is the cover for?** |  |  |
| **What date does this expire?** |  |  |
| **Have you made any claims?** |  |  |
| **If yes, when?** |  |  |
| **If yes, what was the claim for?** |  |  |

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| **Adverse Credit**  If you answer yes to any of the below questions, please provide more information. | **Applicant 1** | **Applicant 2** |
| **Have you ever had County Court Judgements or Defaults registered against you?** |  |  |
| **Have you ever had any arrears on a mortgage, loan or credit card?** |  |  |
| **Do you have any repossessions?** |  |  |
| **Do you have any history of bankruptcies?** |  |  |
| **Do you have any IVAs?** |  |  |
| **Have you ever been refused a mortgage, loan or credit card?** |  |  |

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| **Monthly Commitments & Expenditure** | **Applicant 1** | **Applicant 2** |
| **Rent/Mortgage** |  |  |
| **Utilities (Gas/Electric/Water)** |  |  |
| **Council Tax** |  |  |
| **Insurances (buildings & contents)** |  |  |
| **TV/Phone/Internet** |  |  |
| **Credit Cards/Loans/Overdraft** |  |  |
| **Child Care** |  |  |
| **School Fees** |  |  |
| **Maintenance/ Child Support** |  |  |
| **Insurance & Pension Policies** |  |  |
| **Food/Clothing** |  |  |
| **Motoring/Petrol** |  |  |
| **Medicine/Prescriptions** |  |  |
| **Hairdressing/ Other Personal Items** |  |  |
| **Mobile Phone/TV/Music (Netflix etc)** |  |  |
| **Holidays** |  |  |
| **Cigarettes/Alcohol** |  |  |
| **Hobbies/Gym** |  |  |
| **Savings/Gifts/Other** |  |  |
| **Life Assurance** |  |  |

**Applicant One: Next two sections**

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| **Credit Cards** | **1** | **2** | **3** | **4** |
| **Company** |  |  |  |  |
| **Monthly Payment** |  |  |  |  |
| **Current Balance** |  |  |  |  |
| **Repaid prior to new mortgage?** |  |  |  |  |
| **Credit Card Limit** |  |  |  |  |

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| **Loans/Hire Purchase Agreement** | **1** | **2** | **3** | **4** |
| **Company** |  |  |  |  |
| **Type of loan** |  |  |  |  |
| **Current Balance** |  |  |  |  |
| **Monthly Payment** |  |  |  |  |
| **Repaid prior to new mortgage?** |  |  |  |  |

**Applicant Two: Next two sections**

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| **Credit Cards** | **1** | **2** | **3** | **4** |
| **Company** |  |  |  |  |
| **Monthly Payment** |  |  |  |  |
| **Current Balance** |  |  |  |  |
| **Repaid prior to new mortgage?** |  |  |  |  |
| **Credit Card Limit** |  |  |  |  |

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| **Loans/Hire Purchase Agreement** | **1** | **2** | **3** | **4** |
| **Company** |  |  |  |  |
| **Type of loan** |  |  |  |  |
| **Current Balance** |  |  |  |  |
| **Monthly Payment** |  |  |  |  |
| **Repaid prior to new mortgage?** |  |  |  |  |

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| **Estate Agent & Solicitors** | **Do you have an estate agent? If so, please provide details** | **Do you have a solicitor? If so, please provide details** |
| **Name** |  |  |
| **Contact** |  |  |
| **Address** |  |  |

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| **Mortgage protection** | **Applicant 1** | **Applicant 2** |
| **Do you have any protection/life policies?** |  |  |
| **If you currently have a life policy, who is the provider?** |  |  |
| **What type of policy is it?** |  |  |
| **Is it level or decreasing?** |  |  |
| **What is the sum assured?** |  |  |
| **What is the remaining term?** |  |  |
| **What is the monthly payment?** |  |  |
| **Will you use any of your new mortgage borrowing to repay or reduce any debt?** |  |  |
| **Are any of the details supplied known to be changing in the future?** |  |  |
| **Please tick this box if you are happy to receive news on our latest deals, offers & promotions (You can unsubscribe at any time)** |  |  |

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| **Extras** | **Applicant 1** | **Applicant 2** |
| **Do you have buildings insurance?** |  |  |
| **Do you have private medical insurance?** |  |  |
| **Do you have a valid will?** |  |  |
| **Do you require a building survey or homebuyer report?** |  |  |
| **Will you use any of your new mortgage borrowing to repay or reduce any debt?** |  |  |
| **Are any of the details supplied known to be changing in the future?** |  |  |

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| **Sign-up** | **Applicant 1** | **Applicant 2** |
| **If you would like to sign up to our newsletters please provide your e-mail address.** |  |  |
| **Please mark ‘Yes’ or ‘No’ to receiving our newsletters.** |  |  |
| **Please add signature to agree confirmation.** |  |  |