



Factfind Questionnaire

Date of Factfind	
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1. Aims and Objectives

2. Personal Details

	Client 1	Client 2
Title		
First Name		
Middle Name(s)		
Surname		
Previous / Maiden Name		
Current Address		
Post Code		
Date of Birth		
Home Telephone		
Mobile Telephone		
Work Telephone		
Email Address		
Marital Status		
Relationship to Other Client		
Nationality		

Children and Dependants

	Client 1	Client 2
Date Moved Into Current Address		

Current Residential Status (e.g. renting, owner, living with family/partner)		
Rental Payment (if applicable)		
Previous Address 1 (if living at current address less than 3 yrs)		
Date Moved In		
Residency Status at this address		
Previous Address 2 (if previous addresses cover less than 3 yrs)		
Date Moved In		
Residency Status at this address		
Previous Address 3 (if previous addresses cover less than 3 yrs)		
Date Moved In		
Residency Status at this address		

3. Employment

	Client 1	Client 2
Employment type		
Employer/Business Name		
Job Title		

Employed

Start Date		
Basic Salary		
Bonus latest tax year if applicable		
Bonus prev. tax year if applicable		
Overtime, if applicable		
Expect income to change?		

Self-Employed

Business Name		
Business Address		
Business Start Date		
Business Status		
Role Within Business		
Shareholding		
Net Profit Most Recent Tax Year		
Net Profit Second Tax Year		
Net Profit Third Tax Year		
Accountant Address		
Accountant email		
Accountant telephone		
Expect income to change?		

Other income

Client 1	Client 2

Retirement Age

Client 1	Client 2

4. Monthly Commitments

Personal Loans	Client 1	Client 2
Balance		
Monthly payment		
Owner		
Provider		
To be repaid before completion?		
To be consolidated into mortgage?		

HP Agreements	Client 1	Client 2
Balance		
Monthly payment		
Owner		
Provider		
To be repaid before completion?		
To be consolidated into mortgage?		

Credit/Store Cards	Client 1	Client 2
Balance		
Monthly payment		
Owner		
Provider		
To be repaid before completion?		
To be consolidated into mortgage?		

Overdrafts	Client 1	Client 2
Balance		
Monthly payment		
Owner		
Provider		
To be repaid before completion?		
To be consolidated into mortgage?		

Maintenance	Client 1	Client 2
Monthly payment		
End date		

Childcare	Client 1	Client 2
Monthly payment		
End date		

5. Existing Properties/Mortgages

	Client 1	Client 2
How many residential properties?		
How many BTL properties?		

Residential Property

Ownership		
Address		
Postcode		
Sale price/estimated value		
Mortgage Balance		
Mortgage Provider		
Term Remaining (years)		
Account Number		
Current Interest Rate		
Current Monthly Payment		
Current Repayment Method		
Continue Repayment Method?		
Rate End Date		
Early Repayment Charges (ERCs)		
Prepared to Pay ERCs?		
Current Mortgage Portable?		

Buy To Let Property

Ownership		
Address		
Postcode		
Sale price/estimated value		
Mortgage Balance		
Mortgage Provider		
Term Remaining		
Account Number		
Current Interest Rate		
Current Monthly Rental Income		
Current Monthly Payment		
Current Repayment Method		
Continue Repayment Method?		
Rate End Date		
Early Repayment Charges (ERCs)		
Prepared to Pay ERCs?		
Current Mortgage Portable?		

6. Existing Assets

	Client 1	Client 2
Do you have emergency funds?		
If no, how do you plan to build up a fund or manage in the event of financial emergencies?		

6. Monthly Budget Planner, Based On Costs At Completion.

	Client 1	Client 2
Net Income (after all deductions)		
Utility and Other Bills		
Council Tax		
General Living Costs		
Insurances		
Transport		
Savings/Investment not incl. Pension		
Maintenance	£0	£0
Childcare	£0	£0
Credit Commitments	£0	£0
Shared ownership rent		
Other Monthly Expenditure		
Total Net Income	£0	£0
Total Monthly Expenditure	£0	£0
Total Disposable Income	£0	£0

Expect Expenditure to Increase?

8. Credit History

	Client 1	Client 2
Ever Bankrupt/Entered IVA?		
Any Arrears?		
Any Defaults?		
Any CCJs?		
Ever Had Property Repossessed?		
Ever Been Refused a Mortgage?		
Convictions/Prosecutions Pending?		
Ever Had A Payday Loan?		

Credit History Notes, If Applicable

9. New Property Details

Address		Ex Local Auth?	
Postcode		Bedrooms	
Property Type		Year Of Build	
Tenure		Other Occupiers Over 17?	
Brick/Stone Walls?		Tile/Slate Roof?	

For Flats Only

Lease Remaining		Over commercial?	
Floors in Block		Ground Rent	
On Floor Number		Service Charge	

10. New Mortgage

Loan purpose?		Property Value	
Loan Amount		LTV	#DIV/0!
Mortgage Term	Term Rationale		
Source of Deposit			
Add. Borrowing?			
Do you want the certainty that the mortgage will be repaid at the end of the term?			
Would you rather repay the capital outstanding on the mortgage when it is due?			
Would you like a split between these two options?			
If interest only, how do you intend to repay the capital at the end of the term?			

11. Mortgage Needs and Preferences

Any specific requirements or concerns that may influence your choice of mortgage?			
How concerned are you about the possibility of interest rate increases?			
How important is it to have stability of payments for certain period, and if so, why and for what period?			
Would you like a mortgage where interest rates can vary relative to LIBOR rate, Bank of England Base Rate or lender's variable rate? If so, why and for what period?			
Do you expect to pay off part, or all, of your mortgage early?		Do you expect to move within the initial fixed/tracker period?	
Are you willing to accept early repayment charges?		If so, for what period?	
Will a standard 10% per annum overpayment facility suffice?		Underpayment option required?	
Payment holiday option required?		Offset option required?	
Porting option required?		Is Speed of Service important?	
Free Legal Work?		Free Basic Valuation?	
Add Arrangement Fee to Loan?		If so, why?	

12. Bank Details

Provider		Name(s)	
Account Number		Sort Code	
Years had account		Payment date	

15. Factfind Declarations

Consultant Declaration

I have given my clients and discussed the IDD, Mortgage Guide, and disclosed that the company may be paid a fee from the Lender for introducing this mortgage to them.

I have gained the applicants' confirmation that they can afford payments both now and in the future, and that they understand the implications of not maintaining payments on their mortgage.

Adviser Signature		Adviser Name	Jim Ayres
Date			

Client Declaration

The information I/we have given is true to the best of my/our knowledge. I/we consent to the information in this form being used for the processing of my/our application.

I/we confirm that I/we have provided this information on the understanding that it will be used in the strictest confidence and that it does not place me/us under any obligation to take up any recommendation that may be made.

Client 1 Signature		Client 1 Name	
Date			

Client 2 Signature		Client 2 Name	
Date			