

## Fact Find – Personal

**Client**

**Partner**

Data Protection Declaration Signed?

Express Consent Signed?

Title

Forename

Middle name

Surname

Have you been known by any other names?

Date of Birth

Nationality

Marital status

Sex

Smoker?

Home telephone

Mobile telephone

Work telephone

Email

Preferred contact method

Best time to call

## Fact Find – Current Properties

Client

Partner

Correspondence Address

### Properties and associated mortgages

Address

Town

County

Postcode

Purchase date

Address

years

months

Purchase price

Current value

Plans

Purchase scheme

Client %

Client Owned?

Purpose

Partner Owned?

Purpose

### Is there a mortgage on this property?

Lender

Loan OS

Monthly payment

Scheme

Redemption penalty

Start date

Remaining term

years

Interest rate

Scheme end

Redemption value

Redemption date

Client prepared to repay charge?

### More details

Tenure

Remaining years on lease

Style

Number of floors in block

Floor?

Ground rent/service charge

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built?

Anyone over the age of 17 not party to mortgage resident?

## Fact Find – Current Properties (2)

### Properties and associated mortgages

Address

Town

County

Postcode

Purchase date

Address

 years  months

Purchase price

Current value

Plans

Purchase scheme

Client %

Client Owned?

 Purpose 

Partner Owned?

 Purpose 

### Is there a mortgage on this property?

Lender

Loan OS

Monthly payment

Scheme

Redemption penalty

Start date

Remaining term

 years

Interest rate

Scheme end

Redemption value

Redemption date

Client prepared to repay charge?

### More details

Tenure

Remaining years on lease

Style

Number of floors in block

Floor?

Ground rent/service charge

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built?

Anyone over the age of 17 not party to mortgage resident?

## Fact Find – Current Properties (3)

### Properties and associated mortgages

Address

Town

County

Postcode

Purchase date

Address

 years  months

Purchase price

Current value

Plans

Purchase scheme

Client %

Client Owned?

 Purpose 

Partner Owned?

 Purpose 

### Is there a mortgage on this property?

Lender

Start date

Loan OS

Remaining term

 years

Monthly payment

Interest rate

Scheme

Scheme end

Redemption penalty

Redemption value

Redemption date

Client prepared to repay charge?

### More details

Tenure

Remaining years on lease

Style

Number of floors in block

Floor?

Ground rent/service charge

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built?

Anyone over the age of 17 not party to mortgage resident?

## Fact Find – Previous Addresses

### Property 1

Address

Purchase date

Address time

 years  months

Relevant to?

 Client  Partner

Town

County

Postcode

### Property 2

Address

Purchase date

Address time

 years  months

Relevant to?

 Client  Partner

Town

County

Postcode

### Property 3

Address

Purchase date

Address time

 years  months

Relevant to?

 Client  Partner

Town

County

Postcode

### Property 4

Address

Purchase date

Address time

 years  months

Relevant to?

 Client  Partner

Town

County

Postcode

## Fact Find – Dependents

### Dependent 1

Name  D.O.B

Dependent on?  Client  Partner

Until aged  Relationship

### Dependent 2

Name  D.O.B

Dependent on?  Client  Partner

Until aged  Relationship

### Dependent 3

Name  D.O.B

Dependent on?  Client  Partner

Until aged  Relationship

### Dependent 4

Name  D.O.B

Dependent on?  Client  Partner

Until aged  Relationship

### Dependent 5

Name  D.O.B

Dependent on?  Client  Partner

Until aged  Relationship

### Dependent 6

Name  D.O.B

Dependent on?  Client  Partner

Until aged  Relationship

## Fact Find – Income (I)

### Income details

Client or partner?  Client  Partner Status  Employed  Self-employed

Occupation

Company name/address

### Employed

Length of service  years  months

Basic  Evidence seen?

Guaranteed overtime  Evidence seen?

Regular overtime  Evidence seen?

Guaranteed bonus  Evidence seen?

Regular bonus  Evidence seen?

Additional income  Evidence seen?  Net monthly income

### Self-Employed

Type of business  How many years in business?

Share of business  %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		

## Fact Find – Income (2)

### Income details

Client or partner?  Client  Partner Status  Employed  Self-employed

Occupation

Company name/address

### Employed

Length of service  years  months

Basic  Evidence seen?

Guaranteed overtime  Evidence seen?

Regular overtime  Evidence seen?

Guaranteed bonus  Evidence seen?

Regular bonus  Evidence seen?

Additional income  Evidence seen?  Net monthly income

### Self-Employed

Type of business  How many years in business?

Share of business  %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		



## Fact Find – Income (3)

### Income details

Client or partner?  Client  Partner Status  Employed  Self-employed

Occupation

Company name/address

### Employed

Length of service  years  months

Basic  Evidence seen?

Guaranteed overtime  Evidence seen?

Regular overtime  Evidence seen?

Guaranteed bonus  Evidence seen?

Regular bonus  Evidence seen?

Additional income  Evidence seen?  Net monthly income

### Self-Employed

Type of business  How many years in business?

Share of business  %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		

## Fact Find – Income (4)

### Income details

Client or partner?  Client  Partner Status  Employed  Self-employed

Occupation

Company name/address

### Employed

Length of service  years  months

Basic  Evidence seen?

Guaranteed overtime  Evidence seen?

Regular overtime  Evidence seen?

Guaranteed bonus  Evidence seen?

Regular bonus  Evidence seen?

Additional income  Evidence seen?  Net monthly income

### Self-Employed

Type of business  How many years in business?

Share of business  %

	Year 1	Year 2	Year 3
Profits	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net monthly income	<input type="text"/>		

## Fact Find – Other Income

	Client		Partner	
	£ Gross pa	£ net monthly	£ Gross pa	£ net monthly
Tax credits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child benefits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maintenance income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current tax position?	<input type="text"/>		<input type="text"/>	
NI number	<input type="text"/>		<input type="text"/>	
Expected retirement age	<input type="text"/>		<input type="text"/>	

## Fact Find – Assets

Have you any assets that can be used to meet  
your mortgage requirements?

Y/N

Details

### Asset 1

Holder

Client  Partner

Type

Value

### Asset 2

Holder

Client  Partner

Type

Value

### Asset 3

Holder

Client  Partner

Type

Value

### Asset 4

Holder

Client  Partner

Type

Value

### Asset 5

Holder

Client  Partner

Type

Value

### Asset 6

Holder

Client  Partner

Type

Value

Client

Partner

Do you have an up to date Will?

## Fact Find – Liabilities

### Credit Commitment 1

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

### Credit Commitment 2

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

### Credit Commitment 3

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

### Credit Commitment 4

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

## Fact Find – Liabilities continued

### Credit Commitment 5

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

### Credit Commitment 6

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

### Credit Commitment 7

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

### Credit Commitment 8

Type	<input type="text"/>	Lender	<input type="text"/>
Loan/Limit	<input type="text"/>	Start date	<input type="text"/>
OS Balance	<input type="text"/>	Months left	<input type="text"/>
Monthly payment	<input type="text"/>	Repay with mortgage?	<input type="text"/>
Purpose	<input type="text"/>	Account number	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Have you consolidated debts into your mortgage before?  When?

Details

## Fact Find – Protection

### Death In Service

Amount of cover  Relevant to?  Client  Partner

Amount of cover  Relevant to?  Client  Partner

### Employer Sick Cover

Months full pay  Months half pay

Relevant to?  Client  Partner

Months full pay  Months half pay

Relevant to?  Client  Partner

### Life Assurance

Relevant to?  Client  Partner

Purpose  Policy Type

£ Benefit  Term

Cover  Policy Holders

Provider  Policy number

Premium  Premium basis

End date  Held in trust

Relevant to?  Client  Partner

Purpose  Policy Type

£ Benefit  Term

Cover  Policy Holders

Provider  Policy number

Premium  Premium basis

End date  Held in trust

### Healthcare

Provider  Policy number

Premium  End date

Relevant to?  Client  Partner

## Fact Find – Protection continued

### Healthcare 2

Provider	<input type="text"/>	Policy number	<input type="text"/>
Premium	<input type="text"/>	End date	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

### Buildings & Contents Insurance

Policy Type	<input type="text"/>	Provider	<input type="text"/>
Policy number	<input type="text"/>	Amount of cover	<input type="text"/>
Premium	<input type="text"/>	End date	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	
Policy Type	<input type="text"/>	Provider	<input type="text"/>
Policy number	<input type="text"/>	Amount of cover	<input type="text"/>
Premium	<input type="text"/>	End date	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client	<input type="checkbox"/> Partner	

Have you claimed on a buildings insurance policy in the last 5 years?

Details

Have you claimed on a contents insurance policy in the last 5 years?

Details



## Fact Find – Credit History

### Adverse credit details

Type	<input type="text"/>	Date registered	<input type="text"/>
Amount	<input type="text"/>	Date satisfied	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Type	<input type="text"/>	Date registered	<input type="text"/>
Amount	<input type="text"/>	Date satisfied	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Type	<input type="text"/>	Date registered	<input type="text"/>
Amount	<input type="text"/>	Date satisfied	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		
Type	<input type="text"/>	Date registered	<input type="text"/>
Amount	<input type="text"/>	Date satisfied	<input type="text"/>
Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner		

### Arrears details

Payments missed	<input type="text"/>	Last payment missed date	<input type="text"/>
OS Balance	<input type="text"/>	Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner
Payments missed	<input type="text"/>	Last payment missed date	<input type="text"/>
OS Balance	<input type="text"/>	Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner
Payments missed	<input type="text"/>	Last payment missed date	<input type="text"/>
OS Balance	<input type="text"/>	Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner
Payments missed	<input type="text"/>	Last payment missed date	<input type="text"/>
OS Balance	<input type="text"/>	Relevant to?	<input type="checkbox"/> Client <input type="checkbox"/> Partner

## Fact Find – Credit History continued

### Bankruptcy details

OS Balance  Relevant to?  Client  Partner

OS Balance  Relevant to?  Client  Partner

### IVA details

Start date  End date

Monthly payment  Relevant to?  Client  Partner

Start date  End date

Monthly payment  Relevant to?  Client  Partner

### Repossession details

Monthly payment  Relevant to?  Client  Partner

Monthly payment  Relevant to?  Client  Partner

## Fact Find – Budget

### Income

Client 1 take home pay

Client 2 take home pay

### Other sources of income

Rent from tenants/lodgers

Other

**TOTAL INCOME**

### Expenditure

Mortgage/rent (if continuing)

Council Tax

Utilities/Telephone

TV licence/satellite/cable

Groceries

Clothing

Childcare/support/maintenance

Travel costs

Insurance (home, life, vehicle)

Other

### Non Mortgage Debts

Credit/store card payments

Personal loan repayments

Other

**TOTAL EXPENDITURE**

### Savings

Stockmarket/fund investments (ISA)

Savings account/cash ISA/bonds

## Fact Find – Aims and views

**What would be the financial consequences to you and your family if any of the following were to happen?**

You were to die

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You were to suffer a critical illness such as a heart attack or cancer

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You lost your job

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You were off work with a long term sickness or a disability

How important is it to protect your mortgage in this event?

(mark out of 5)

How important is it to protect your lifestyle & income in this event?

(mark out of 5)

You needed medical treatment

How important is it to protect you/your family in this event?

(mark out of 5)

You were to suffer damage or loss to your property and contents

Is it a condition of your mortgage that you arrange suitable buildings cover?

(Yes/No)

How important is it for you to protect your home and contents in this event?

(mark out of 5)

## Fact Find – Requirements – Mortgage

### Remortgage

Property to remortgage

### Purchase

Is this a new build purchase?

Property being sold

Are you a first time buyer?

Plot number

Address

Town

County

Postcode

Purchase price

Purchase scheme

Client %

Client

Owned?

Purpose

Partner

Owned?

Purpose

### Shared equity purchase

Full Property price £

Value of funded share £

Funded percentage share

%

Value of client share £

Client percentage share

%

Are you receiving any builder or vendor incentives?

Gifted deposit £

Stamp Duty £

Legal fees £

Other incentives £

Equity available £

Deposit £

Source of funds

Total mortgage required £

% LTV

%

### (remortgage)

Existing mortgage

Debt consolidation

Any capital raising

Reason

Any capital repayment

Source of funds

## Fact Find – Requirements – Mortgage continued

### Shared ownership purchase

Full Property price £	<input type="text"/>	Value of funded share £	<input type="text"/>
Shared rental	<input type="text"/>	Funded percentage share	<input type="text"/> %
Value of client share £	<input type="text"/>	Client percentage share	<input type="text"/> %
Are you receiving any builder or vendor incentives?	<input type="text"/>		
Gifted deposit £	<input type="text"/>	Stamp Duty £	<input type="text"/>
Legal fees £	<input type="text"/>	Other incentives £	<input type="text"/>
Equity available £	<input type="text"/>		
Deposit £	<input type="text"/>	Source of funds	<input type="text"/>
Total mortgage required £	<input type="text"/>	% LTV	<input type="text"/> %

### (remortgage)

Existing mortgage	<input type="text"/>	Debt consolidation	<input type="text"/>
Any capital raising	<input type="text"/>	Reason	<input type="text"/>
Any capital repayment	<input type="text"/>	Source of funds	<input type="text"/>

### Right to buy purchase

Full Property price £	<input type="text"/>	Discounted purchase price £	<input type="text"/>
Are you receiving any builder or vendor incentives?	<input type="text"/>		
Gifted deposit £	<input type="text"/>	Stamp Duty £	<input type="text"/>
Legal fees £	<input type="text"/>	Other incentives £	<input type="text"/>
Equity available £	<input type="text"/>		
Deposit £	<input type="text"/>	Source of funds	<input type="text"/>
Total mortgage required £	<input type="text"/>	% LTV	<input type="text"/> %

### (remortgage)

Existing mortgage	<input type="text"/>	Debt consolidation	<input type="text"/>
Any capital raising	<input type="text"/>	Reason	<input type="text"/>
Any capital repayment	<input type="text"/>	Source of funds	<input type="text"/>

## Fact Find – Requirements – Mortgage continued

### Your preferences

Your preferred repayment method:

Are you concerned about possible rises in interest rates?

Is a discount on your interest rate in the early years important to you?

Do you have a preferred term for any initial scheme?

1 year     2 year     3 year     4 year     5 year

Do you wish to repay all or part of your mortgage during the initial scheme?

Is it important to add lender fees to the mortgage?

Is it important to be able to offset a savings or current account?

Do you have a preferred term for your mortgage?

### Property details

Tenure

Style

Is the property of standard construction?

Is the property subject to agricultural restrictions?

Has the property ever suffered from subsidence?

How many bedrooms does the property have?

What year was the property built in?

Will anyone over the age of 17 who will not be party to the mortgage reside at the property?

## **Fact Find – Requirements – Protection**



## Fact Find – Future

Reviews for mortgages, life assurance and general insurance will be scheduled automatically.

If there are any additional reviews required, please schedule them here.

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		

Life	<input type="checkbox"/>	IHT	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Financial review	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Investments	<input type="checkbox"/>	General	<input type="checkbox"/>
Review date	<input type="text"/>		