

Amiable Financial Services

MORTGAGE FACT FIND

To ensure that suitable advice is provided and recommendations are based on your current financial circumstances it is important that questions are answered as fully and accurately as possible.

	First Client	Second Client
Name(s):		
Address:		
Postcode:		
Email address:		
Tel No:		
Mobile No:		
Other No:		
Adviser:		
Date fact-finding commenced:		
Data Fact find completed:		
Date of any updates:		

Mortgage Customer Type:

Customer	
High Net Worth	
Mortgage Professional	
Business Lending	
Consumer Buy to Let	

Client Details:

	FIRST CLIENT	SECOND CLIENT
Title		
Surname		
First Name		
Previous Surname (if applicable)		
Date of Birth	/ /	/ /
Age		
Smoker	Y / N	Y / N
Relationship to other client	Spouse / Engaged / Partner Other _____	Spouse / Engaged / Partner Other _____
Dependants	<div> <div>Name(s)</div> <div>Age/DOB</div> <div>Relationship</div> <div>Residence</div> </div>	
Current Residential Status	Owner / Tenant / LWP / Other	Owner / Tenant / LWP / Other
If renting, amount of rent paid	£ per week / month	£ per week / month
Are you on the electoral role at your current address	Y / N	Y / N
Length of time at current address	Yrs Mths	Yrs Mths
Previous Address (if less than 3 years, continue in notes section if more than one)		
Postcode		

Detail here the client(s) objectives and priorities

Does the client(s) have any special considerations or placed any limitations of the service they wish to receive?

Wills

	Client 1	Client 2
Does the client have a will?	Y / N	Y / N
When was it last reviewed?		
Are there any special considerations to be taken into account? Details		

(Lasting) Power of Attorney

Do you have any arrangements in place Y / N

Details:

Occupation

Current employer		
Occupation / Job title		
Employment status	<ul style="list-style-type: none"> • Employed • Self-employed • Retired 	<ul style="list-style-type: none"> • Employed • Self-employed • Retired
If "other" give details	Other _____	Other _____
If employed, on what basis?	<ul style="list-style-type: none"> • Permanent • Temporary • Contract 	<ul style="list-style-type: none"> • Permanent • Temporary • Contract
Time in current employment	Yrs Mths	Yrs Mths
Details of probationary period	Yrs Mths	Yrs Mths
If contract, specify term of contract	Yrs Mths	Yrs Mths
Previous employer if less than 2 years, to include dates of employment (continue in additional notes section if more than one employer)		
Anticipated retirement age		

Income - Employee

Basic annual income	£	£
Guaranteed overtime	£	£
Guaranteed bonuses	£	£
Non-guaranteed overtime	£	£
Non-guaranteed bonuses	£	£
Total gross income	£	£
Total net income	£	£
<i>Is this consistent with income converter table?</i>	Y / N	Y / N

Income - Self-Employed

Number of years in business	Yrs	Mths	Yrs	Mths
Net profit last year	£		£	
Net profit previous year	£		£	
Net profit year before that	£		£	
Are accounts available?	Y / N		Y / N	
Are SA302's available	Y / N		Y / N	

Other Income

Car allowance	£		£	
Investment income	£		£	
Rental income	£		£	
Pension	£		£	
State benefits (guaranteed)	£		£	
State benefits (reviewable)	£		£	
Maintenance Payments	£		£	
Other _____	£		£	
Total other income	£		£	

Income Verification

Has Income been verified?	Y / N		Y / N	
Method of verification				
Copies retained?	Y / N		Y / N	

Existing Credit / Hire Purchase / Leasing Contracts / Acting as Guarantor

Client 1, 2 or joint	Type of finance	Finance provider	Balance / Months o/s	Monthly payment	Purpose of credit / Guarantor	Secured	Repay with Mortgage
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N

Credit History

	FIRST CLIENT	SECOND CLIENT
Have you ever had a mortgage or loan application refused?	Y / N	Y / N
Have you ever had a judgement for (a guarantor) debt or loan default registered against you?	Y / N	Y / N
Have you ever been declared bankrupt?	Y / N	Y / N
Have you ever failed to keep up repayments under any previous or current mortgage?	Y / N	Y / N
Have you ever failed to keep up repayments under any previous or current rental or loan agreement?	Y / N	Y / N
If yes to any of the above, provide full details:		

Assessment of Affordability

CURRENT OR EXPECTED FUTURE EXPENDITURE	AMOUNT – Monthly or Annual
Total of continuing loans/credit as above	£
Council Tax	£
Gas	£
Electric	£
Water	£
Other utilities / energy costs	£
Property maintenance / ground rent	£
Buildings & Contents insurance	£
Family Food & household costs (toiletries, etc)	£
Child care costs	£
Clothing	£
TV, Broadband & telephone costs including subscriptions services, licences, etc	£
Mobile Phone costs	£
Regular subscriptions ie. newspaper, magazine, films, health club, golf, tennis, football, etc	£
Car costs (excluding leasing above) to include; Insurance, Services, MOT, road tax, general maintenance/repairs, etc	£
Car fuel costs	£
Transport – Train, tram, bus, etc	£
Pets – food, insurance, grooming, etc	£
Maintenance payments	£

Regular school fees / contributions	£
Other schooling costs ie. meals, uniform, outings, etc	£
Insurances (other than B&C) i.e., life, health, medical, dental, phone, etc	£
Pension Contributions (non-salary deduction)	£
Regular savings	£
Tobacco or related products	£
Social costs ie. meals out, drinks, theatre, etc	£
Holiday(s)	£
Other (details)	£
Other future expected (detail)	£
Total monthly expenditure	£
Net monthly income (from income section)	£
Net monthly disposable income (not including future mortgage costs)	£

Assets

	FIRST CLIENT	SECOND CLIENT
Property	£	£
Any other assets*	£	£
Total assets	£	£

* details of other assets	
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Current Residential Mortgage

	FIRST CLIENT	SECOND CLIENT
Amount outstanding	£	£
Term outstanding	Yrs mths	yrs mths
Repayment type (if interest only, state repayment method)		
Lender		
Current monthly payment and interest rate	£ %	£ %
Interest rate type		
End date for interest rate type	/ /	/ /
Are there any early repayment charges payable	Y / N	Y / N
If early repayment charges are payable, state figure	£	£
Are you prepared to pay the early repayment charges	Y / N	Y / N
Is the current mortgage portable to a new property	Y / N	Y / N
If the current property is being sold, what is the sale price	£	£
Is the current mortgage repaid in the event of death	Y / N	Y / N
Is the current mortgage repaid in the event of critical illness	Y / N	Y / N
Is the current mortgage payment covered in the event of accident, sickness or redundancy	Y / N	Y / N
Is buildings & contents insurance in place	Y / N	Y / N

New Mortgage/Loan

Category of client	Home owner / first time buyer
Reason for mortgage	Purchase / remortgage / debt consolidation capital raising / shared ownership / right to buy / bridging loan / BTL / other _____
Address of property to be mortgaged	
Is this your primary residence? If no, provide full details	
Price of property being purchased	
How much do you wish to borrow	
Amount of deposit	
Source of deposit	
Do you wish to add any other outstanding debts to the amount	
Preferred mortgage term and reason	
Are funds available to pay fees in connection with mortgage	
Are any home improvements planned If yes, provide details and approximate cost	
If home improvements are not planned, confirm the reason for capital raising	
Does existing lender facilitate further advances	Y / N
If yes, was this option confirmed	Y / N
Reasons why client not pursuing	

Property to be Mortgaged

House type	Detached / semi-detached / terraced House / bungalow / flat-apartment / Other_____
Property Tenure	Freehold / Leasehold
If leasehold, how long is left on the lease	yrs
Number of bedrooms	
Floors in the building	
Year property was built	
Has the property been extended	Y / N
Is the property of a non-standard construction (ie. thatched roof, barn conversion etc)	Y / N

Shared Ownership

What is the percentage to be purchased	%
Details of shared ownership body you are buying from	

Attitude to Mortgage Repayment

You prefer to accumulate savings to repay your mortgage when it is due. You understand there is a risk that your savings may not be sufficient to do so.	
You prefer to have the certainty that your mortgage loan is repaid at the end of the term. This means contracting a repayment mortgage that is designed to use each monthly payment to pay interest and pay back part of the capital outstanding. If you keep up your payments your entire loan will be repaid in full at the end of the mortgage term.	
You are not concerned with repaying the mortgage as you intend to sell the property before the end of the mortgage term and will clear the outstanding mortgage from the sale proceeds.	

Interest Only

Has an interest only loan in full or part been requested?	Y / N
If yes what are the reasons	
Method of capital repayment ie. investment vehicles, inheritance, etc	
Have any investment vehicles been reviewed for suitability? Details	

Payments into Retirement

Do payments go into retirement?	Y / N
If yes, why is this?	
What will be the source(s) of income at that time?	
Does future income support repayments and expected future expenditure	

Debt Consolidation

Why is existing unsecured loan(s) being added to the mortgage?	
Is the client(s) willing to potentially pay a greater amount over the term of the mortgage	Y / N
Has the client(s) had any difficulties with past repayments of the loan(s)	
If yes, when and have they negotiated any special arrangements with the creditor or should they consider this?	

NOTES

Key Information About The Type Of Mortgage Applicable To You

In order to give you a high standard of service, we need to understand your requirements, attitudes and objectives to help us to provide you with a mortgage fitting your needs and relevant to your circumstances. State a reason where you answer 'Yes'.

1. Might your income or expenditure change significantly within the foreseeable future?	
a. Income	Y / N
Approximate timescale / Amount / Reason:	
b. Expenditure	Y / N
Approximate timescale / Amount / Reason:	
2. Do you have any plans to pay off some or all of the mortgage in the foreseeable future?	
Y / N	Approximate Amount £
Approximate timescale / Amount / Reason:	
3. Are you likely to move home within the foreseeable future (other than this transaction)?	
Y / N	Larger / Smaller
Approximate timescale / Amount / Reason:	
4. Mortgage Requirements	
a. An upper limit on your mortgage costs for a specific period	Y / N
Reason and for how long:	
b. To fix your mortgage costs for a specific period	Y / N
Reason and for how long:	
c. A rate linked to the Bank of England base rate	Y / N
Reason and for how long:	
d. A discount on your mortgage repayments in the early years	Y / N
Reason and for how long:	
e. Access to an initial cash sum (known as a cashback)	Y / N
Reason	

5. Which of the following are important to you	
a. No early repayment charge on your mortgage at any point	Y / N
b. No early repayment charge overhang after selected rate ends	Y / N
c. No high lending charge	Y / N
d. Speed of mortgage completion	Y / N
e. Ability to add fees to the loan	Y / N
f. Ability to take repayment holidays	Y / N
g. Ability to make underpayments or overpayments	Y / N
h. Free legal fees	Y / N
i. No valuation fee	Y / N
j. Have valuations fees refunded	Y / N

PROTECTION NEEDS

Life Assurance

Do you have any existing arrangements to repay your mortgage in the event of death?

Yes / No

Critical Illness

Do you have any existing arrangements to repay your mortgage in the event of a critical illness?

Yes / No

Income Protection

Do you have any existing arrangements to cover your mortgage repayments and other living expenses in the event of an illness that meant you were off work and were not paid by your employer or you could not carry out your profession or trade?

Yes / No

Accident, Sickness & Unemployment

Do you have any short term arrangements (usually cover for 12/24 months) in place to cover or contribute towards your mortgage repayments?

Yes / No

Buildings & Contents

Do you hold or will you be arranging suitable cover to protect the property, and where relevant, its contents?

Yes / No

NOTES

ADDITIONAL FACTFINDING NOTES

Are any changes expected to the client(s) circumstances in the foreseeable future?

Declarations

I/we confirm that I/we have read the information contained herein and confirm that this information is correct.

I/we give my/our consent that this information may be used for the purpose of arranging a mortgage, protection or general insurance product on my/our behalf.

First Client

Second Client

Signature _____ Date _____	Signature _____ Date _____
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If you would like us to keep in touch after we have arranged your mortgage we shall need your permission. Please certify your authority for us to contact you with details of mortgages and offers which we believe are likely to be of interest to you by signing the declaration below:

First Client

Second Client

Signature _____ Date _____	Signature _____ Date _____
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