

CLIENT FACT FIND

Mortgage Brokers are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your personal and financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help your adviser provide advice that meets your needs. If, for any reason, you decline to answer any or all of the questions or if you fail to provide true and accurate information, the advice given subsequently may not be best advice, as it can only be based on the information provided.

OFFICE USE ONLY	
Adviser:	David Myers/ Bhu Ghataura – Central Mortgages (Essex) Ltd
Date of fact find:	

1: Client(s) Details:

	First Client	Second Client
Title		
Surname		
First Name(s)		
Previous Surname (if applicable)		
Address:		
Postcode		
Time at current address	Yrs Mths	Yrs Mths
Email address:		
Date of Birth:	/ /	/ /
Age:		
NI Number:		
Tel No:		
Relationship to other client (if applicable)		
Dependants	Ages: Y / N	Ages Y / N
Current Residential Status	Owner / Tenant / Other	Owner / Tenant / Other
Are you on the electoral role at your current address	Y / N	Y / N
Previous Address*:		
Time at previous address	Yrs Mths	Yrs Mths

* if less than 3 years, continue in additional information section 11 if more than one

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.

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Reg office: Lakeview House, 4 Woodbrook Crescent Billericay Essex CM12 0EQ.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED ON IT.

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2: Occupation:

Current employer name		
Occupation / Job title		
Employment status If "other" give details	<ul style="list-style-type: none"> • Employed • Self-employed • Retired • Other _____ 	<ul style="list-style-type: none"> • Employed • Self-employed • Retired • Other _____
If employed, on what basis?	Permanent/Temporary/Contract	Permanent/Temporary/Contract
Time in current employment	Yrs Mths	Yrs Mths
Previous employer if less than 2 years, to include dates of employment*		
Anticipated retirement age		

*continue in additional notes section if more than one employer

3A: Income - Employed Clients

Basic annual income	£	£
Overtime	£	£
Bonuses	£	£
Other*	£	£
Total gross income	£	£

*please detail in additional information section 11

3B: Income - Self-employed Clients

Number of years in business	Yrs Mths	Yrs Mths
Net profit last year	£	£
Net profit previous year	£	£
Please provide accounts to support your application. Included?	Y / N	Y / N
Are SA302's & Tax Year Overview documents* available?	Y / N	Y / N

*If yes, please provide these.

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3C: Other Income

Investment income	£	£
Rental income	£	£
Pension	£	£
State benefits	£	£
Other _____	£	£
Total other income	£	£

4: Assessment of Affordability

JOINT MONTHLY EXPENDITURE	AMOUNT
Mortgage / rent	£
Bills (gas, electric, telephone, water, council tax, etc)	£
Food	£
Transport / Fuel costs	£
Savings & investments	£
Existing credit outgoings (see previous section 4)	£
Other (I.e. Maintenance, school fees etc)	£
Total monthly expenditure	£
Net monthly income	£
Net monthly disposable income	£

5: Property portfolio (if applicable)

Address	Postcode	Value	Lender	Rent	Mortgage outstanding
		£		£	£
		£		£	£
		£		£	£
		£		£	£
		£		£	£

If more properties, please use Additional Information section 11 or supply full property portfolio.

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6: Existing Credit Commitments

Client 1, 2 or joint	Type of finance	Finance provider	Balance o/s	Months o/s	Monthly payment	Purpose of credit	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

If more commitments, please use section 11 Additional Information section.

7: 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 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 or been repossessed?	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
Have you entered into a debt management plan/IVA or CVA	Y / N	Y / N
If yes to any of the above, provide full details:		

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8: Current Mortgage(s) (if applicable)

	Home/residential mortgage (if applicable)	Security property (if same as Home leave blank)
Value of property	£	£
Amount outstanding	£	£
Term outstanding	Yrs mths	yrs mths
Repayment type	Interest Only / Repayment	Interest Only / Repayment
Lenders name		
Current monthly payment	£	£
Interest rate & type (fixed etc)	%	%
Original purchase price & date	£	£
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

9: New Loan Requirements

Reason for loan	Residential / Right to Buy / Shared Ownership Let to Buy / Buy to Let
Loan type	Purchase / Re-finance / Other
Address of property to be used as security	
	Post code:
Purchase price / Estimated valuation	£
Loan amount required	£
Term of the loan (Years or months)	
Repayment type required	Capital & Interest (repayment) / Interest only
Amount of deposit (if applicable)	£
Source of deposit (if applicable)	

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10: Property to be mortgaged:

Property type	House / Flat / Bungalow / Maisonette / Other.
Property Tenure	Freehold / Leasehold
If leasehold, how long is left on the lease	yrs
Brief description of property	
If flat, how many stories in block and on what floor is your property?	
Year property built	
Is the property of a non-standard construction (i.e. thatched roof, barn conversion, timber frame etc.)	Y / N

***if yes, to the above, provide explanation in section 11 below**

11: Additional information:

Standard construction?
 New build house or flat?
 If a flat. Is it a studio?
 If a flat, does it have balcony access?
 If a flat, is it ex-local authority?
 Has the property been modified in any way?
 For investment mortgages: Is the property one that you have ever lived at or intend living at in future, or one that you have inherited?

Anything else relevant to your application that we should be aware of?

12: Contact details: If you wish to ask any questions:

Central Mortgages (Essex) Limited 5 Allysum Walk, Billericay Essex CM12 0SS
 Telephone: 01277 630183 Fax: 01277 632878 Email: office@centralmortgages.net
 Website: www.centralmortgages.net

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13: Mortgage Needs & Preferences:

How do you believe house values will change in the future?	
How do you believe interest rates will change in the future?	If yes, up or down?

Mortgage Preferences			
	Preference	Priority	Reason
Fix the mortgage payments for a certain period?	Yes / No	Yes / No	If Yes, How long?
Minimise payment in the first few years in the form of a tracker, discount or similar rate?	Yes / No	Yes / No	
Preferred term of initial scheme?	Yes / No	Yes / No	Term?
Would you like to vary monthly payments or pay lump sums off the mortgage without penalty?	Yes / No	Yes / No	
Would you prefer no tie-in during the fixed rate, discounted or tracker rate?	Yes / No	Yes / No	
Would you prefer no tie-in after the fixed, discount or tracker rate?	Yes / No	Yes / No	
Would you like access to an initial cash lump sum (cashback)	Yes / No	Yes / No	
Is speed of completion important?	Yes / No	Yes / No	
Would you prefer low or no initial fees?	Yes / No	Yes / No	
Ability to add fees to the loan amount?	Yes / No	Yes / No	
Do you have any plans to pay off some or all of the mortgage in the foreseeable future?	Yes / No	Yes / No	
Intention to move home in the foreseeable future (if yes, please provide timescales)	Yes / No	Yes / No	
Flexibility of an offset or current account mortgage?	Yes / No	Yes / No	
Do you have plans to raise further capital in the future?	Yes / No	Yes / No	
Further aspects that are important to you			Details
Preference for a particular lender?	Yes / No		
Preference for additional borrowing without further approval	Yes / No		
Free legal fees	Yes / No		
Free / No valuation fees	Yes / No		
No booking / arrangement fees	Yes / No		
Portable	Yes / No		
Offset mortgage	Yes / No		
Life & Critical illness insurance cover	Yes / No		

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14: Data Protection & Declarations

General Data Protection Regulation (GDPR) Under the requirements of the GDPR we request your consent to hold and process information about you in connection with business we transact for you and services we provide. We require this consent in order to provide the services and products we advise on and arrange for you.

I provide consent to processing of my data with regards to providing services and products

...../...../.....
/...../.....
Signed Print name Date

My contact preferences are; Phone SMS Email Post

Marketing consent

To sign up to receive our marketing communication please provide your contact details and contact preference here;

I wish to receive marketing communications regarding mortgage and insurance services

...../...../.....
/...../.....
Signed Print name Date

My contact preferences are; Phone SMS Email Post

We shall disclose information to relevant authorities where we are required to do so by law. With regards to Money Laundering & Financial Crime, we are legally obliged to verify the identity of our customers and retain these records. We will report suspicious transactions to the National Criminal Intelligence Unit. We will retain records for a minimum period of 3 years.

Access

You have the right to access information we hold about you. You can request a copy of these records by contacting us. If any of the information we hold is incomplete or inaccurate, please tell us and we will correct it.

Declarations

I/we confirm that I/we understand that my/our application together with all the materials I/we have provided, including references, will be the basis upon which prospective lenders will decide to offer me/us finance. In this regard, I/we warrant and undertake that all the information I/we have provided is true and complete and confirm that I/we understand that Central Mortgages (Essex) Ltd accepts no responsibility for any omissions or misrepresentations that I/we may have made. Central Mortgages (Essex) Ltd does not accept responsibility for the acts or omissions of the prospective lender or any other third party in relation to this application.

I/we accept that the lender may check my/our information with credit reference and/or fraud prevention agencies at its discretion. I/we also accept that the lender may demand immediate repayment of the loan in full if it is found that I/we have falsified my/our credit information.

I/we understand and recognise that first4commercial may use my/our personal information provided to Central Mortgages (Essex) Ltd in the provision of the services of locating lenders and the lending process in general, in processing my/our payment for the services provided, as well as to inform me/us of similar products or services that Central Mortgages (Essex) Ltd provides, but that I/we may stop receiving these at any time by contacting Central Mortgages (Essex) Ltd in this respect.

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 finance on my/our behalf.

...../...../.....
/...../.....
Signed Print name Date

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