

Mortgage Fact find

APPLICANT DETAILS

	1st Applicant	2nd Applicant
Title		
First name		
Middle name		
Surname		
Previous Surname		
Date that previous surname was used until		
Mothers Maiden Name		
Current Address		
Gender		
Nationality		
Date you moved to the UK if not since birth		
Date of Birth		
Telephone numbers - Home		
Work		
Mobile		
Email address		
Relationship to other applicant		
National Insurance Number		
Do you have any dependants		
Dependants details (name & date of Birth)		
Date moved into your current address		
Current residential status		
If renting, how much do you pay ?		
Are you on the electoral roll at your current address?		
Previous address if less than 3 years (Detail other addresses on separate page if necessary)		
Date Moved in to previous address		
Residential Status		

OCCUPATION DETAILS

	1st Applicant	2nd Applicant
Current Employer		
Employer Address		
Occupation / Job Title		
On what basis?, Full Time, Part Time, Contract		
If contract, specify end of term of contract		
Occupation status (Employed/Self Employed/ Retired/Not Employed)		
Start date with current employer		
Details of probationary period, if any		
Your expected retirement age		
If current employment is less than 1 year please give details of your previous occupation(s)		
Previous Occupation/Job Title		
Previous employer		
Start and Finish date with previous employer		

INCOME DETAILS

	1st Applicant	2nd Applicant
If employed:		
Basic salary p.a.	£	£
Guaranteed additional p.a. (overtime, bonus etc.)	£	£
Regular additional p.a. (overtime, bonus etc.)	£	£
Other earned income (please specify)	£	£
If self-employed:	Years	Years
Number of years accounts available		
Net profit last year	£	£
Previous year	£	£
Year before that	£	£
Other Income	£	£
Details of any other income (e.g. pensions, rental, investment, state benefits, allowances)		
Total Annual Income	£	£
Net Monthly Take Home pay (TI)	£	£
Budget available to meet Mortgage needs	£	
Bank Accounts		
Name of main Bank Account		
Date opened account & Length of time account held		
Name of Account Holder as it appears		
Account Sort Code & Account Number		
Address of Branch		

FINANCIAL COMMITMENTS (excluding current mortgage payments)

Please provide further details in notes if necessary

	1st Applicant	2nd Applicant	Joint
Total Monthly Liabilities (TL)	£	£	£

BREAKDOWN OF FINANCIAL COMMITMENTS (Credit Cards, Loans etc)

Client Applicant 1 or 2	Type of Credit	Company	Monthly Payment	Amount Outstanding	Months Remaining
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	

CREDIT HISTORY

	1st applicant	2nd applicant
Have you ever had any adverse credit issues or mortgage/loan refused? (If No then other questions in this section are not applicable)		
Have you ever had a mortgage or a loan application refused?		
Have you ever had a judgment for debt or a loan default registered against you?		
Have you ever been declared bankrupt or made an arrangement with your creditors?		
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?		

NB. If you answered 'Yes' to any of the above, please enter details in the notes section

BUDGET PLANNER

	Current Spend	Projected Spend
Current Mortgage	£	£
Current Rent	£	£
Hire Purchase	£	£
Other Loans	£	£
Credit/Store Cards	£	£
Maintenance for Dependants	£	£
Educational Fees	£	£
Utility Bills	£	£
Council Tax	£	£
Telephone/Mobile	£	£
Food, clothing and household goods	£	£
Motoring, fares, other travel	£	£
Going out, holidays, other leisure including alcohol & tobacco	£	£
Life Insurance	£	£
Income Protection Insurance	£	£
Private Medical Cover	£	£
Critical Illness Insurance	£	£
Buildings/ Contents Insurance	£	£
Contributions/Pensions	£	£
Regular savings	£	£
Other	£	£
Total	£	£

CURRENT MORTGAGE DETAILS FOR YOUR RESIDENTIAL HOME

FULL ADDRESS	
Lender	
Account Number	
Owner of the mortgage/property	
Amount of Loan outstanding	£
Term remaining (in years)	
Current Interest Rate %	
What is the value of your home	
Monthly mortgage payment	£
Interest rate type (fixed, tracker)	
Repayment method	Repayment / Interest Only
If Interest Only how do you intend to repay the capital?	
If Split: how much is interest only?	
If selling, what is the sale price?	£
Is there an Early Repayment Charge, what is the end date and what is the current cost?	

PROPERTY TO BE MORTGAGED

**** PLEASE COPY PAGES 6 & 7 AND USE IF YOU ARE LOOKING TO SECURE LENDING ON MORE THAN 1 PROPERTY**

About the property:	
Address of property to be mortgaged:	
Year built	
Number of bedrooms	
Property type (Detached, Semi-Detached, Terraced etc)	
What is the property tenure? (Freehold, Leasehold)	
If Leasehold, give the term remaining	
Is the property of non-standard construction (i.e. not thatched roof, barn conversion etc)?	
Details of property- garages, reception rooms etc.	
What is the Purchase Price of the Property?	£
What deposit will you put down on the property?	£
If you are buying on a Shared Ownership scheme:	
Monthly Rent Payment	
Percentage of property to be purchased	
Which Shared Ownership body are you buying from?	
Lending Requirements:	
Are any home improvements planned? Give details	
What funds are available to complete (deposit, fees etc)?	£
Source of funds available	
Loan to Value (adviser to complete)	%
Will this be the only property you own?	
If No, is this your main residence?	
If No, do you have a mortgage on the other property(s)?	
If No, do you intend to clear any of these other mortgages?	
Over what term?	Years
If a Buy-To-Let loan, what is the expected/received rental income?	
If a Right To Buy Valuation loan, what is the estimated value?	
If borrowing additional amount	
Amount	£
Reason	
Are any of the following important to you?	
An upper limit on your mortgage costs for a certain period	
To fix your mortgage costs for a certain period	
Access to an initial cash sum (Cashback)	
No early settlement interest on full or part repayment	
No tie-in after a fixed, discounted or capped interest period	
No higher lending charge	
Speed of mortgage completion	

Ability to add fee to the loan	
Ability to vary the repayment amount or take repayment holidays	
Ability to link your finances (e.g. bank account, savings, mortgage)	
Might your income or expenditure change significantly within the foreseeable future? (3 to 7 years)	
Income	
Timescale/Amount/Reason	
Expenditure	
Timescale/Amount/Reason	
Do you have any plans to pay off some of the mortgage in the foreseeable future? (3 to 7 years)	
Are you likely to move home within the mortgage term (other than this transaction)?	
Are you concerned about the possibility of future interest rate movements?	

OTHER FINANCIAL CONSIDERATIONS

Wills / Trusts / Power of Attorney Arrangements	
Do you have a current will (made after 2007)?	
When was the will last updated?	
Have your circumstances changed since the will was last updated?	
Have you got up to date Power of Attorney arrangements in place <ul style="list-style-type: none"> • Do these cover Finance and Property • Do these cover Health and Welfare • Have you appointed more than one attorney? 	
<i>If any of these are answered NO you should consider updating.</i>	

Attitude to Risk	
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 taking out 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 at the end of the mortgage term.	%
You are not concerned with repaying the mortgage as you intend to sell all the property before the end of the mortgage term and will clear the outstanding mortgage from the sale proceeds.	

ONLY COMPLETE THIS PAGE IF YOU HAVE MORE THAN ONE PROPERTY!



CURRENT MORTGAGE DETAILS FOR YOUR BUY TO LET PROPERTY

PROPERTY 1 FULL ADDRESS	
Lender	
Account Number	
Owner of the mortgage/property	
Amount of Loan outstanding	£
Term remaining (in years)	
Current Interest Rate %	
What is the value of your home	
Monthly mortgage payment	£
Interest rate type (fixed, tracker)	
Repayment method	Repayment / Interest Only
If Interest Only how do you intend to repay the capital?	
If Split: how much is interest only?	
If selling, what is the sale price?	£
Is there an Early Repayment Charge, what is the end date and what is the current cost?	

CURRENT MORTGAGE DETAILS FOR YOUR BUY TO LET PROPERTY

PROPERTY 2 FULL ADDRESS	
Lender	
Account Number	
Owner of the mortgage/property	
Amount of Loan outstanding	£
Term remaining (in years)	
Current Interest Rate %	
What is the value of your home	
Monthly mortgage payment	£
Interest rate type (fixed, tracker)	
Repayment method	Repayment / Interest Only
If Interest Only how do you intend to repay the capital?	
If Split: how much is interest only?	
If selling, what is the sale price?	£
Is there an Early Repayment Charge, what is the end date and what is the current cost?	

**** PLEASE COPY THIS PAGE AND USE FOR FURTHER BUY TO LET PROPERTIES IF NECESSARY**

Declaration



In order to advise you properly, we must obtain certain information from you about your financial and personal circumstances, to assess your suitability for particular products and services.

Data Protection

I consent to the information you hold about me being processed in accordance with the Turnberry Financial Planning Privacy statement which has been provided to you as part of our Client Agreement. It is also available on our website at www.turnberryfp.co.uk

I consent to any information that I give to be disclosed to third parties e.g. credit reference agencies and product providers for the purpose of my application. In order to obtain an agreement in principal I understand that it may be necessary for potential Lending organisations to perform a credit check on me. I am aware that this may leave a footprint on my credit file.

I confirm that I have the permission of any other person mentioned to provide any information contained in this document.

I confirm that this declaration has been signed in the UK and that I am a UK resident.

I consent to the data being checked and / or disclosed to the regulatory authorities as part of compliance monitoring activities.

I have read this document carefully and confirm that the information is true and accurate. An electronic signature is accepted as signature of consent.

Advisors Name Ivor Fernandes

Applicant 1 Signature _____

Applicant 2 Signature _____

Date _____