Jonathan Smith & Partners

Mortgage Fact Find

Strictly Confidential

Please Print in Capitals

Prepared for the completion of:	Client 1 ……..
	Client 2 ……..
Fact Find Completion Dates	
Servicing Adviser	Mr Jonathan R D Smith

In order that we may advise you regarding your financial planning requirements, it is essential that we obtain from you, current and relevant information. Please therefore complete the following details as comprehensively as you are able.

If you choose to omit various sections you should be aware that our advice will be based only on the information provided.

Jonathan Smith & Partners
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1, Westbourne Crescent
Southampton
SO17 1EA

Authorised and Regulated by the Financial Services Authority

Tel:	023-8058-4644
Fax:	023-8058-4655
E.Mail	Jon@mortgage-next.com

Basis of Advice & Personal Objectives

Please note that we offer the advice and personal recommendation service option for mortgage business. Should you reject our initial personal recommendation, we will then use scripted questions to enable us to offer you information only on further mortgages available, if so required.

Please be aware that the basis of advice is different for General Insurance and Pure Protection

Please indicate the relative importance of the following needs/objectives on a scale of 1 to 5. Insert 1 to indicate very important and 5 to indicate that you attach little importance to that item. Any areas marked as 1-3, we would expect immediate action to be taken.

	Client 1 Priority	**Client 2 Priority**
New Mortgage		
Review Mortgages		

Are there any specific events for which you wish to plan: Yes No
(e.g. holiday home, early retirement, inheritance tax, school fees, children's wedding, Long Term Care.)

Are your circumstances likely to change in the foreseeable future? Yes No
(e.g. Potential changes in income or employment status, moving abroad, inherit wealth, etc)

Notes:*(Please indicate any relevant costs and timescales)*

Personal Details

	Client 1	Client 2
Title		
Surname		
Forename(s)		
Salutation		

Address		
Postcode		
Occupier Status		

Are you on the electoral role at this property?	Yes ☐ No ☐	Yes ☐ No ☐
Length of time at current address		

*** If less than 3 years at current address, please provide previous addresses on attached separate sheet**

Previous Address		
Postcode		
How long at this address		

Current Tenancy details (if applicable)

Current tenancy arrangements	Single ☐ Joint ☐	Single ☐ Joint ☐
Amount of Rent	£ (per week/per month)	£ (per week/per month)
Landlord's Details		

Contact Details

Home Telephone		
Mobile		
Work Telephone		
E.Mail address		

Date of Birth		
Sex	Male ☐ Female ☐	Male ☐ Female ☐
Marital Status		
State of Health		
Smoker	Yes ☐ No ☐	Yes ☐ No ☐
NI Number		

Nationality		
Country of Residence		
UK Tax Resident		

Previous address history

Previous Address		
Postcode		
How long at this address		

Previous Address		
Postcode		
How long at this address		

Previous Address		
Postcode		
How long at this address		

Do you have any children /dependents Yes ☐ No ☐

Dependent's Name	Date of Birth	Dependent of	Relationship	Reason for Dependency

Are any children over the age of 17 still resident with you? Yes ☐ No ☐

Notes (e.g. hazardous pursuits. If country of residence non-UK give details of country etc)

Personal Finances

Occupation(s)

	Client 1	**Client 2**
(Self or) Employment Status		
Occupation		
Job Description		
Employer/Firm Name		
Employer/Firm Address		
Post Code		
Telephone No (inc. code)		
Controlling Director	Yes ☐ No ☐	Yes ☐ No ☐
Shareholding	%	%
Value of Business Share	£	£

Additional Occupation Details

Length of time in current employment		
If less than 1 year in current employment, please provide previous employment details		
If you are currently on a probationary period, please provide details		

Additional details for self-employed clients

Please provide details of last 3 year's profits Year 1 Year 2 Year 3		
Please provide Accountants details (i.e. name, address and telephone number		

Additional Information

If you are purchasing through estate agents, please provide their details below

Estate Agent Details	
Name of Firm	
Address and Postal Code	
Contact Name	
Telephone	
Fax	
Email Address	

Solicitor's Information	
Name of Firm	
Address and Postal Code	
Solicitor Acting	
Telephone	
Fax	
Email Address	
DX Box No	

If you are Self Employed, please provide your accountant's details

Accountant's Information	
Name of Firm	
Address and Postal Code	
Accountant Acting	
Telephone	
Fax	
Email Address	

Your Banker's Details

Bank Information	**Client 1**	**Client 2**
Sort Code		
Account Number		
Account Name		
Bank Name		
Bank Branch Address		
Post Code		
Length of time with bankers		

Additional Occupations: If more than one, give details in the notes below

Second Job	Yes ☐	No ☐	Yes ☐	No ☐
Job Description				
Employment Status				

Under the FSA initiative 'Treating Customers Fairly, the following affordability questions have been included and completion of these will help protect your interests as the customer

Retirement

	Client 1		Client 2	
Expected Year of Retirement				
Will the mortgage extend into retirement	Yes ☐	No ☐	Yes ☐	No ☐

If yes, your income is likely to reduce after you retire and you will need to have a plan in place to cover the repayments

Anticipated Post Retirement Income

	Client 1	Client 2
Amount of Post Retirement Income Anticipated		
Source 1		
Source 2		

It would be helpful to provide documentary evidence for the expected sources of income e.g. evidence of payments into a pension scheme, savings/investment statements)

Current Income

Annual Basic Salary	£	£
Annual Overtime	£	£
P11D	£	£
Annual Bonus	£	£
Total Taxable Earned Income	£	£

State Benefits	£	£

Occupational Pension	£	£
Personal Pension/Annuity	£	£
Drawdown/Phased Ret.	£	£

Other Income: If none, please confirm here

Tax free investment income	£	£
Tax deferred bond income	£	£
Ban/Building Society interest	£	£

Other Income (please specify)

	£	£

Personal Finances

	Client 1		Client 2	
Highest Rate Of Tax	Nil	Lower	Nil	Lower
	Basic	Higher	Basic	Higher

Summary of income and expenditure

Monthly take home income	£	£
Total monthly outgoings	£	£
Net monthly disposable income	£	£
Budget for planning needs	£	£

Affordability

If you have several sources of income, please state which you plan to use to meet the monthly repayments

Do you expect any of these sources of income to reduce during the life of the mortgage? If so, please give approximate dates and figures

Are you able to provide evidence of your regular outgoings in the form of bank statements/bills etc (Optional but preferred) YES / NO

Are you happy that the amounts of income and approximate outgoings you have indicated are broadly accurate?

YES / NO

Notes: *(Clarify if any income is not guaranteed e.g. commission, bonuses, overtime)*

Personal Finances

Full breakdown of monthly expenditure (mandatory for mortgages)

Household	Client 1	Client 2	Joint
Mortgage / Rent	£	£	£
Council Tax	£	£	£
Water Rates	£	£	£
Gas	£	£	£
Electricity	£	£	£
Telephone	£	£	£
Food shopping	£	£	£
Building/contents insurance	£	£	£
TV / Satellite / Cable	£	£	£
Other	£	£	£
Transport			
Fuel	£	£	£
Car Tax	£	£	£
Car insurance	£	£	£
Servicing and maintenance	£	£	£
Breakdown cover	£	£	£
Public Transport	£	£	£
Other	£	£	£
Miscellaneous			
Loans/HP/Rental agreements	£	£	£
Healthcare (dentist, etc)	£	£	£
Newspapers / Subscriptions	£	£	£
Number of Credit Cards/Store Cards			
Credit Cards/Store Cards outstanding total balance	£	£	£
Maintenance / Alimony	£	£	£
School Fees	£	£	£
Holidays	£	£	£
Clothing	£	£	£
Other	£	£	£
Total	£	£	£

Notes:*(e.g. impact of forthcoming events - retirement, new mortgage, etc)*

Current Mortgages and Loans

Current mortgage(s): - If none, please confirm here

	1st Mortgage	2nd Mortgage
Ownership (joint etc)		
If tenants in Common (%)		
Lender Name, address and Postcode		
Mortgage Account Number		
Property Value	£	
Outstanding Loan	£	
Monthly Payment	£	
Original Term of Mortgage		
Final Repayment Date		
Current rate of interest		
Date mortgage taken out		
Product:	Variable Discount Fixed Capped Flexible LIBOR Base Rate Tracker	Variable Discount Fixed Capped Flexible LIBOR Base Rate Tracker
Deal Expiry Date		
Redemption Penalties	Yes ☐ No ☐	Yes ☐ No ☐
Redemption Expiry Date		
Repayment Type	Capital + Interest % Interest Only % Split	Capital + Interest % Interest Only % Split
If applicable, is repayment vehicle on track?	Yes ☐ No ☐	Yes ☐ No ☐
If applicable, are you prepared to pay penalties if you transfer/repay current mortgage?	Yes ☐ No ☐	Yes ☐ No ☐
Are your current mortgage terms portable to a new property?	Yes ☐ No ☐	Yes ☐ No ☐
Will the property to be mortgages be the only property you own/have a mortgage on?	Yes ☐ No ☐	Yes ☐ No ☐

Any other mortgages: Yes No If yes, include details in notes below

Secured or unsecured loan(s): If none, please confirm here

	1st Loan	2nd Loan	3rd Loan
Owner			
Lender			
Monthly Cover			
Start Date			
End Date			
Amount Owing			
Secured			

Notes (e.g. Reasons why repayment vehicle is not on track, Penalties for early redemption etc

New Mortgage Details

Regulated Mortgages

Category of applicant	Client 1	Client 2
First Time Buyer		
Home Mover		
Re-Mortgaging		
Re-Mortgaging for Debt Consolidation *		
Re-Mortgaging for home improvements		
Right to Buy		
Shared Ownership Scheme		
Further Advance		
Second Property		
Buy to Let (regulated only)		
Secured Business Loans (Trustees, sole traders and Partnerships in England and Wales only)		
Secured Overdraft/Credit Cards		
Bridging Loans		

Debt consolidation re-mortgage *

Have you tried to come to a credit arrangement with the existing lender? YES / NO

Have you contacted a free credit counselling service or Citizens Advice Bureau? YES / NO
(contact details can be supplied if requested by you)

Non Regulated Mortgages

Buy to Let (non reg)		

Reason for Mortgage		

Notes:

New Mortgage details cont.....

	Client 1	Client 2
Address of property to be mortgaged		
Postcode		
Is this your primary residence	Yes ☐ No ☐	Yes ☐ No ☐
If no, please give details		
Purchase price	£	£
Deposit available	£	£
Where is the deposit coming from		
How much do you wish to borrow	£	£
Loan to value %		
Term		
Why has this term been chosen		
If possible would you like to add fees to the loan	Yes ☐ No ☐	Yes ☐ No ☐
Amount of fees to be added to loan	£	£
Do you wish to add any other debts to this amount	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		
Total borrowing	£	£

Property Type		
Tenure		
Stamp Duty/Solicitors Fees/Estate Agents Fees/Valuation Fees (where applicable)	£	£
Solicitors details (i.e. name, address, telephone number)		
Is the vendor /builder/family member paying your deposit	Yes ☐ No ☐	Yes ☐ No ☐
If no, please give origin of deposit		
Is your mortgage going to be guaranteed by another individual	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		

Additional Financial Information

	Client 1	Client 2
Will you have funds available to reduce your debts in the future	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please clarify when/how much this will be	£	£
Have you ever had a judgment for bad debt/loan default registered against you	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		
Has the judgment been settled	Yes ☐ No ☐	Yes ☐ No ☐
If no, when will the judgment be settled		
Have you ever been declared bankrupt/made an arrangement with your creditors	Yes ☐ No ☐	Yes ☐ No ☐
Description of bankruptcy/creditors arrangements		
If yes, has the bankruptcy been discharged	Yes ☐ No ☐	Yes ☐ No ☐
If no, When will the bankruptcy be discharged		
Have you ever failed to keep up repayments or are you experiencing difficulties on any previous/current mortgage, rental/loan agreement	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		
Do you wish to consolidate your debts	Yes ☐ No ☐	Yes ☐ No ☐
Do you understand the costs associated with consolidating these	Yes ☐ No ☐	Yes ☐ No ☐
Do you understand that by consolidating debt the repayment period/total monthly repayments may increase	Yes ☐ No ☐	Yes ☐ No ☐
Do you understand that debts are now secured which were previously in an unsecured structure	Yes ☐ No ☐	Yes ☐ No ☐
Are you likely to move home within the mortgage term	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide approximate timescales		

Mortgage Features

	Client 1	Client 2
Are you concerned about the possibility of future interest rate movements	Yes ☐ No ☐	Yes ☐ No ☐
Reason		
Do you require an upper limit on your mortgage costs for a specific period	Yes ☐ No ☐	Yes ☐ No ☐
Reason		
Do you want to fix your mortgage costs for a certain period	Yes ☐ No ☐	Yes ☐ No ☐
Reason		
Do you want a discount on your mortgage repayments in the early years	Yes ☐ No ☐	Yes ☐ No ☐
Reason		
Do you require no tie-ins after a fixed/discounted/capped interest rate period	Yes ☐ No ☐	Yes ☐ No ☐
Reason		
Do you want access to an initial sum(i.e. cashback)	Yes ☐ No ☐	Yes ☐ No ☐
Reason		
Do you require no early repayment charge on full or part repayment	Yes ☐ No ☐	Yes ☐ No ☐
Reason		
Do you want no high percentage		

Other Lending

Trustees
Please also obtain a copy of the trust Deed and attach it to the fact Find

Name of organisation/person Trustee is acting on behalf of	
Address of organisation/person Trustee is acting on behalf of	
Telephone Number	
Fax Number	
Website address (if applicable)	
E-mail (if applicable)	
Total number of Trustees	
Please provide a list of Trustees, ages, names, and addresses they have lived at during the last five years	
Do any of the other Trustees have to be co-signatory on the application	Yes ☐ No ☐
If yes, provide details	

Partnerships/Sole Traders
Please also obtain a copy of the Partnership Agreement (if applicable) and attach it to the fact Find

Business Name(and any trading styles/names)	
Business address	
Telephone Number	
Fax Number	
Website address (if applicable)	
E-mail (if applicable)	
If a partnership, please provide numbers of partners	
If a partnership, please provide a list of partner's ages, names and addresses they have lived at during the last five years	

Business Information
<u>All</u> businesses/organisations should complete this section

Type of Business	
How long established	
If VAT registered, please provide VAT number	

Additional Business Information
<u>All</u> businesses/organisations should complete this section

Do you have any other business interests to those already listed (e.g. directorships/minority shareholdings)	Yes ☐ No ☐
If yes, provide details	

Please note that these types of lending only become regulated by the Financial Services Authority if the lending is secured on land in the United Kingdom and at least 40% of the property is to be occupied by the borrower or a member of their immediate family.

Supplementary Sections

Further Advance

	Client 1	Client 2
If you are borrowing an additional amount please indicate how much this is	£	£
What is the additional amount for		

Right to Buy: -

Please give details of the Council that property is being purchased from		
What is the estimated value of the property	£	£
Are you borrowing more than the purchase price	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		
Please confirm RTB 125 has been received	Yes ☐ No ☐	Yes ☐ No ☐
Please provide approximate cost	£	£

Shared ownership Scheme:

Which shared ownership body are you buying from		
Percentage of property to be purchased		
Weekly/Monthly rent payable to shared ownership body	£	£
Are any home improvements planned	Yes ☐ No ☐	Yes ☐ No ☐
Please provide approximate cost	£	£
Please provide brief details		

Supplementary Sections

Buy to Let: -

	Client 1	Client 2
How many buy-to-let properties do you currently own		
Estimated monthly rental income of property	£	£
Do you (as the borrower) intend to occupy the property at some stage	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		
Please provide details of the tenant who will be living in the property and their relationship to you		
Solicitors details (i.e. name, address, telephone number)		
Are there any taxation/IHT implications in purchasing this property	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		

Islamic Arrangements: -

Is this a Murabaha arrangement	Yes ☐ No ☐	Yes ☐ No ☐
Purchase price (from Financier)	£	£
Instalment and frequency of repayments	£	£
Term		

Notes:

Supplementary Sections

Lifetime Mortgages/Home Reversion Schemes (Equity Release)

	Client 1	Client 2
Detail the reasons behind the clients needs for equity release, please continue on a separate sheet if necessary		
Does the client have any other assets/investments that could be used to provide additional income instead of doing equity release	Yes ☐ No ☐	Yes ☐ No ☐
If yes, why are these not being utilised		
Address of property equity to be released from (if different to current address)		
Current value of property equity to be released from	£	£
Amount of equity being released	£	£
What types of schemes have been discussed (e.g. interest rollup mortgage/home reversion scheme)		
Are any means tested state benefits in payment	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide which benefits/how much the client receives		
Have the client(s) any existing Long Term Care/Private Medical provision that may be affected by the release of equity	Yes ☐ No ☐	Yes ☐ No ☐
Have you any dependants who may be affected by the release of equity. If so do you intend to inform them of your intention to raise funds in this manner	Yes ☐ No ☐	Yes ☐ No ☐
Solicitors details (i.e. name, address, telephone number)		
Are there any taxation/IHT implications in releasing the equity	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details		

Notes:

Data Protection Statement

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us (such companies include, for the avoidance of doubt, Bankhall Investment Associates Limited and any member of its group and/or companies, persons or entities of any nature whatsoever with which it is associated or allied from time to time) processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management. "Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

Please tick this box to confirm your consent to us or any company associated with us processing any such sensitive personal data. ☐

If you are happy for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS, please tick this box. ☐

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on (Tel: 023-8058-4644) or in writing at Westbourne House, 1, Westbourne Crescent in Southampton SO17 1EA. You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

Declarations

Client Declaration (please read carefully and then sign and date below)

I confirm that the information I have provided is, to the best of my knowledge correct. I have provided this information understanding that it is used to form the basis of any advice and recommendations made to me and that I am not under any obligation to take up any recommendation made.

I understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, I understand that I must be sure of the ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

I confirm that I have received a Business card and an Initial Disclosure Document.

ADDITIONAL CLIENT DECLARATION (Please tick this box if the following is applicable)	

I further declare that I did not want to disclose certain personal/financial information and I am aware that this may prevent an Adviser from being able to identify areas where it might have been appropriate to make recommendations, or which could have an effect on the recommendations that have been made.

NB: Please understand that we reserve the right to decline to give advice if full information is not provided.

Adviser Declaration

I confirm that the client/s has/have given consent to any data being passed to other companies in the Lender's Group for marketing and administrative purposes	Yes		No	
The client/s is/are aware that any information provided by them will be held by the Lender. I have advised the applicant/s that we may use their information to inform them about products or services offered by the Lender's Group and selected third parties. This may be by letter, telephone or other reasonable communication.	Yes		No	
The client/s has/have confirmed that they would prefer not to receive any information about products and services provided by the Lender and ourselves	Yes		No	
The client/s has/have given their consent to the adviser, or the company contacting them in the future, to review their mortgage and protection arrangements	Yes		No	
The client/s is/are aware that they have the right of access to information we hold about them on our records. the client/s is/are aware that we reserve the right to charge an administration fee for the provision of this information	Yes		No	

Client 1	*Client 2*	*Adviser*
Date	*Date*	*Date*