



Residential Mortgage Client Fact Find

In order for us to provide advice on your mortgage requirements, it is essential that we obtain current and relevant information on your circumstances. Therefore, please complete and return to us the following form as comprehensively as possible. Don't worry if you can't answer every question – we'll go through it with you afterwards. You will need to set aside around 30-60 minutes and have access to your personal, financial and housekeeping records.

Once we have reviewed your circumstances we will provide you with a Key Facts Illustration (KFI) with details of the product we are recommending. Please note you have the right to request an illustration for any regulated mortgage contract which we are able to offer you.

Personal details	
About you	
Your name(s)	
Adviser's name	
Your mortgage requirements	
Purchase: First time buyer <input type="checkbox"/>	Purchase: Home mover <input type="checkbox"/> Remortgage <input type="checkbox"/> Further advance <input type="checkbox"/>
If remortgage or further advance, reasons for wanting finance	
Debt consolidation	
Capital raising purpose (please explain)	
Expiry date of initial period on current mortgage.	
Other	

Client details		
	Client 1	Client 2
Title (Mr, Mrs, etc)		
Forename(s)		
Surname		
Maiden name		
Relationship of joint applicants (if more than one client)		
Sex (Male, female)		
Date of birth		
Nationality		
If you are a foreign national, when did you move to the UK		
Do you have a permanent right to reside in the UK? (if no, provide details of visa, i.e. how long left on visa)		
Intended retirement age		
National Insurance Number		
Contact details		
	Client 1	Client 2
Home telephone number		
Mobile telephone number		
Email address		
Current address		
Residential status (owner, private renter, social renter, living with family, other)		
Date you moved here		

	Client 1	Client 2
If less than 3 years, please provide address(es) for the last 3 years and residency status and dates from and to at those addresses.		
Family details		
	Client 1	Client 2
What is your marital status?		
Do you have any financial dependants?		
If yes, please provide: Name, DOB, Relationship	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Do you have any child care costs? (If yes, how much per month?)		
Financial details		
Your bank details (main account used for receipt of salary etc.)		
	Client 1	Client 2
Bank name		
Account number		
Sort code		
Name of account holder(s)		
Time with bank (Years)		
Is this the account from which you plan to pay the mortgage? (Yes/No)		
Preferred date for payment to be taken		

If no, please provide bank details for the direct debit:		
Bank name		
Account number		
Sort code		
Name of account holder(s)		
Employment details		
	Client 1	Client 2
Employed		
Self-employed (including company directors with more than 25% shareholding including professional landlords)		
Retired		
Home-maker / unemployed		
Income & expenditure details		
Employment income		
	Client 1	Client 2
Gross basic income per annum	£	£
Guaranteed overtime / bonus / commission (Please include details of how regularly this is paid, i.e. monthly, annually, etc.)	£	£
Regular overtime / bonus / commission (If bonus please provide annual figures for previous 2 years.)	£	£
Total monthly gross income	£	£
Total monthly net income	£	£
Are you aware of any likely changes to your income or employment? (Yes/No)		
Occupation		
Employer's name		

Date employment started (If less than 6 months please provide previous details)				
Employer's telephone number				
Employer's address (First line & postcode)				
Any additional income e.g. car allowance, profit on tax return from property, maintenance, benefits etc. (full details – continue in notes section if required)				
Self-employment income				
	Client 1	Client 2		
Business name				
Date business established				
What is your % shareholding?				
Are you a sole trader/partnership/Ltd Co/LLP? (please specify)				
If a Ltd Company, please provide details of the last 3 years' salary and dividends (£)				
	Salary	Dividends	Salary	Dividends
Year 1 (latest year)	£	£	£	£
Year 2	£	£	£	£
Year 3	£	£	£	£
If sole trader, Ltd Co or partnership, please provide details of the last 3 years' pre-tax net profits (£)				
Year 1 (latest year)	£		£	
Year 2	£		£	
Year 3	£		£	
Are accounts available?				
Name of accountant firm & acting accountant				
Accountant's address (First line of address & postcode)				
Accountant's telephone number				

Accountant's email address			
Please state if your accountant is Chartered / Certified / Other (please specify)			
Any additional income e.g. car allowance, profit on tax return from property, maintenance, benefits etc. (full details – continue in notes section if required)	£	£	
Retired income			
	Client 1	Client 2	Joint
Gross pension income(annual)	£	£	£
Is this a state or private pension? <i>(if state is it scheme 1 or 2)</i> (include a breakdown of amount from each source)			
Any additional income e.g profit on tax return from property, maintenance, benefits etc. (full details – continue in notes section if required)	£	£	£
Monthly expenditure details			
	Client 1	Client 2	Joint
Mortgage / rent	£	£	£
Council tax	£	£	£
Utilities	£	£	£
Telephone / TV	£	£	£
Buildings & contents insurance	£	£	£
Transportation costs (inc fuel & public transport)	£	£	£
Car tax, insurance & maintenance	£	£	£
Credit cards	£	£	£
Loans	£	£	£
Hire purchase payments	£	£	£
Savings	£	£	£
Pension contribution shown on payslip	£	£	£

Life insurance	£	£	£
Critical illness insurance	£	£	£
Maintenance	£	£	£
School fees / childcare	£	£	£
Food & clothing	£	£	£
Going out & ad hoc costs	£	£	£
Total outgoings	£	£	£

Surplus income (Net income – total outgoings)	£	£	£
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Mortgage expectations

Amount you feel comfortable spending on your mortgage and additional costs each month?

£

Assets & liabilities

Summary of your assets – UK only

	Client 1	Client 2	Joint
Home mortgage	£	£	£
Other property mortgage/s	£	£	£
Cash	£	£	£
Investments	£	£	£
Pension funds	£	£	£
Business assets	£	£	£
All other assets	£	£	£
Total assets	£	£	£

Summary of your liabilities (debt) – UK only

	Client 1	Client 2	Joint
Home	£	£	£
Other property	£	£	£

Overdraft	£	£	£
Credit card	£	£	£
Loans	£	£	£
Hire purchase payments	£	£	£
Any other borrowing with details	£	£	£
Total liabilities (debt)	£	£	£
Breakdown of your liabilities			
	Client 1	Client 2	Joint
Do you have a residential mortgage on your current home?			
If yes, with which lender?			
Account number			
Date purchased			
Mortgage amount outstanding	£	£	£
Monthly mortgage payment	£	£	£
Interest rate			
	%	%	%
Other mortgages...			
Please use portfolio form provided on page 10 for details of any further mortgaged properties or send us your own.			
Credit cards, loans & hire purchase agreements			
Provider name			
Type of debt (credit card, loan or HP agreement etc.)			
Amount outstanding	£	£	£
Monthly repayment	£	£	£
If credit card, if you pay off the total outstanding balance each month, what was the outstanding balance last month?			
Do you plan to repay the outstanding balance on completion of the new mortgage?			
Others...			

Provider name			
Type of debt (credit card, loan or HP agreement)			
Amount outstanding	£	£	£
Monthly repayment	£	£	£
If credit card, if you pay off the total outstanding balance each month, what was the outstanding balance last month?			
Do you plan to repay the outstanding balance on completion of the new mortgage?			
Others...			
Provider name			
Type of debt (credit card, loan or HP agreement)			
Amount outstanding	£	£	£
Monthly repayment	£	£	£
If credit card, if you pay off the total outstanding balance each month, what was the outstanding balance last month?			
Do you plan to repay the outstanding balance on/or before completion of the new mortgage?			

Property Portfolio Review Form

Property address (first line & postcode)	Purchase price	Current value	Loan amount outstanding	Interest rate & term	Mortgage end date (MM/YYYY)	Lender name	Mortgage account number	Monthly mortgage payment	If BTL monthly rent	Name(s) on mortgage	Individual / Ltd Co application
	£	£	£					£	£		
	£	£	£					£	£		
	£	£	£					£	£		
	£	£	£					£	£		
	£	£	£					£	£		
	£	£	£					£	£		
	£	£	£					£	£		
	£	£	£					£	£		

If you have more than 8 properties you may send us your own property portfolio form/spreadsheet, or request another portfolio property review form from your consultant.

The Property	
Address of property to be mortgaged	
Postcode	
Selling agents details (name and contact number if applicable)	
Access details for the valuation (name and contact number)	
Current value of property	
Purchase price (if different from current value)	
If remortgaging or further advance, date of original purchase	
If purchase, where is the deposit coming from? (i.e. savings, parents, gift from family, other – please specify)	
About the property	
Freehold or leasehold (including share of freehold if applicable)	
Is the property ex-Local Authority? (Yes/No – please state)	
How many bedrooms	
How many bathrooms/WCs	
How many reception rooms	
How many kitchens	
How many garages/parking spaces	
Year in which the property was built	
Is the property made of non-standard materials or subject to subsidence? (Yes/No – please state)	
If freehold:	
If house, is it: Detached, semi-detached, end of terrace, mid-terrace or bungalow?	
If leasehold:	
Years remaining on lease	
Annual ground rent	£
Annual service charge	£
If flat, is it purpose built or converted?	
If flat, is it above commercial premises? (Y/N)	

If yes, please provide details of the commercial elements directly beneath the flat and either side.	
If flat, how many storeys in the block?	
If flat, what floor is the flat on?	
If flat, how many flats in total are there in the block?	
If flat, is there a lift?	
Your mortgage requirements	
How much do you want to borrow in total?	
What mortgage term do you require?	
If possible, would you like to add fees to the loan? (Yes/No)	
If yes, please confirm that you are aware that interest will be charged on the fees for the term of the mortgage.	
At the point of recommendation, we can provide you with two Key Facts Illustrations (KFIs), one will which show you the overall cost of the mortgage with fees added and one which will show you where any fees are due up front. As standard we will quote with the arrangement fee added to the loan. Please let us know if you'd like a quote with the arrangement fee payable upfront.	
Are you interested in a mortgage with any particular initial period? (eg: 2, 3, 5 years, term loan, other) If yes, please state preference.	
Reason for specific initial period	
Do you anticipate having funds in the future to reduce mortgage debt? If, so give timeframes and details.	
Are you concerned about future interest rate movements?	
Do you want to fix your mortgage costs for a certain period?	
Would you value being able to offset your savings against your mortgage?	
Do you want the ability to vary repayment amounts or take repayment holidays?	
Do you want to include the early redemption charge from an existing loan?	
Do you require the option to repay the loan off in full during the initial period should you obtain the funds to do so?	
Would you accept an early repayment charge during the initial period?	
Do you want a speedy mortgage completion?	
Is it important to you to keep upfront setup costs to a minimum?	

	Client 1	Client 2
Have you ever had a county court judgement for bad debt/loan default registered against you?		
Details of judgement(s) / default(s) (inc. date registered, amount and who to)		
Have all judgements/defaults been settled? (if so include date)		
If not settled, provide details as to why not		
Have you ever been declared bankrupt/entered an IVA?		
Details of bankruptcy/IVA arrangement		
Has the bankruptcy been discharged? (If so what date?)		
Have you ever failed to keep up repayments?		
Details of any late payments		
Solicitor details		
Firm name		
Address		
Person acting (first & last name)		
Telephone number		Fax:
Email address		
Features		
Insurance		

So that we can review please confirm your existing cover & amount.

	Client 1		Client 2	
Life insurance for mortgage liability	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£	Yes <input type="checkbox"/> No <input type="checkbox"/> £
Accident, Sickness & Redundancy(ASR) insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£	Yes <input type="checkbox"/> No <input type="checkbox"/> £
Critical illness cover for mortgage liability	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£	Yes <input type="checkbox"/> No <input type="checkbox"/> £
Income protection	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£	Yes <input type="checkbox"/> No <input type="checkbox"/> £
Buildings and contents	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£	Yes <input type="checkbox"/> No <input type="checkbox"/> £

Attitude to risk

Category	Duration	Description	Client 1 (Tick which category you'd describe yourself as being).	Client 2 (Tick which category you'd describe yourself as being).
Cautious	Ensuring that mortgage capital and interest are guaranteed to be repaid at the end of the term is important to the client. They are not prepared to take risks with their mortgage.	Capital repayment		
Balanced	Part capital and repayment, part interest only. Client understands that a percentage of the mortgage is guaranteed to be repaid at the end of the term (capital repayment percentage). However, part of the mortgage is interest only and the capital aspect of this percentage will need to be repaid at the end of the term. Client understands that a repayment vehicle is required to repay the capital and that this may fluctuate to some extent.	Split mortgage (capital repayment / interest only repayment vehicle).		
Adventurous	The client understands that only the interest is being repaid on their mortgage, and that the capital will need to be repaid at the end of the term. Client understands that a repayment vehicle is required to repay the capital and that this may fluctuate to some extent.	Interest only + repayment vehicle		

If you require an interest only mortgage with a repayment vehicle, please provide details of the provisions you have in place. Please note that mortgage lenders are likely to request evidence to demonstrate that you have a credible repayment strategy in place (i.e. ISA, pension, investments, sale of investment property).

Client declaration

Please read carefully then sign and date below.

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 confirm that I have received a Business card and an Initial Disclosure Document and agree to pay the fee as detailed on page 2 of the Initial Disclosure Document to Easy Mortgages when I have received my mortgage offer.

Additional Client Declaration (Please tick this box if the following is applicable) ☐

I further declare that I do 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.

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, Mortgage for Business Limited and any member of its group and / 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 FCA or any other statutory, government 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 such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

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

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 01732 471600 or in writing at 17 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4UA.

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.

To be completed by adviser:

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 ☐

Signed

Client 1	Client 2	Adviser
Date	Date	Date

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.
Easy Mortgages is authorised and regulated by the Financial Conduct Authority (FCA) registration number 313537.

