



Mortgages for Business

Fact Find

Client Name (s)	
Adviser	

Strictly Confidential

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.

Mortgages for Business is authorised and regulated by the Financial Services Authority

FSA No. 313537

Registered office: 53-55 High Street, Sevenoaks, Kent TN13 1JF

Tel: 01732 471600 Fax: 01732 471650

PERSONAL DETAILS

	First Applicant	Second Applicant
Title		
Forename(s)		
Surname		
Maiden name		
Date of birth		
Marital status		
Nationality		
How Long resident in UK		
Smoker / non smoker		
Home telephone		
Work telephone		
Mobile		
Email		
Present address <i>*Please provide 3 years address history</i>		
When did you move to this address	Month Year	Month Year
Occupancy status		
Are you registered on Voters Roll		
Previous address		
When did you move to this address	Month Year	Month Year
Occupancy status		
No. of Dependants		
Ages		
Planned retirement age		

EMPLOYMENT DETAILS

**Please provide 3 years employment history (use notes section if required)*

Job title		
Employers name		
Employers address		
Telephone number		
Start Date	Month Year	Month Year
Permanent/contract		
Gross Annual salary	£	£
Regular overtime	£	£
Commission	£	£
Annual bonus	£	£

SELF EMPLOYMENT DETAILS

Sole trader / partnership / Ltd co.				
Name of business				
Nature of business				
Business address				
Telephone number				
When established	Month	Year	Month	Year
How long traded in the industry				
Percentage of shareholding				

Income for last 3 years Year 1	£	Year	£	Year
Year 2	£	Year	£	Year
Year 3	£	Year	£	Year

Accountants practice				
Qualification (Chartered/Certified)				
Contact name				
Accountant's address				
Telephone number				
Fax number				

ADDITIONAL INCOME

Other annual income	£	£
Source of income		

TAX DETAILS

National insurance number		
Tax office		
Tax reference number		

BANK DETAILS

Name of bank		
Branch address		
Sort code		
Account number		
Date account opened		

CREDIT COMMITMENTS

Please provide details of ALL credit cards, loans, hire purchase agreements, store cards

Applicant 1 or 2	Loan/ Credit Card	Company Name	Balance Outstanding	Monthly Payment	Is balance being repaid

Do you wish to add any outstanding debt to the mortgage?

If so, how much

£

Do you understand the implications of adding unsecured debt to your mortgage?

CREDIT DETAILS

*Please provide FULL details of your credit history, failure to do so could result in receiving inappropriate advice.

Have you: (please answer yes or no to all of the following questions)

Applicant 1 Applicant 2

- Ever been refused a mortgage
- Missed or made a late payment(s) for any mortgage or credit agreement
- Had a default registered against you
- Had a county court judgement registered against you
- Ever been declared bankrupt

If you've answered yes to any of the above please provide full details of amounts and dates.

CURRENT MORTGAGE/LANDLORD DETAILS

Please provide details of your current mortgage lender / landlord

Lender / landlord's name		
Lender's / landlord's address		
Mortgage account number		
Property value	£	
Amount outstanding	£	
Monthly payment		
Mortgage start date	Month	Year
Original loan amount	£	
Original purchase price	£	
Is the account up to date		
Do you have any early repayment charges to leave this mortgage	If so how much:	
Are you selling this property		
Do you plan to rent this property out	Expected Rental Income: £	

INCOME AND OUTGOINGS

	Applicant 1	Applicant 2
Monthly income	£	£
Total monthly income	£	
Monthly outgoings:		
Loans & credit cards		Food & clothing
Water Bill	£	Child maintenance
Gas & Electric	£	Policy premiums
Council tax	£	Other
Total monthly expenditure	£	
Disposable income	£	

What is your monthly budget for your mortgage and associated insurance needs

	£
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NEW MORTGAGE REQUIREMENTS

Buyer Type	First Time Buyer / Home Mover / Remortgaging		
Purchase price / Est. value			
Mortgage amount required			
If remortgaging, would you like to raise extra capital	£		
Purpose of capital raise			
Term required			
If the term takes you above the age of 65 please confirm how you will meet your mortgage payments.			
Repayment type			
If interest only, how do you plan to repay this mortgage			
Would you like to add any arrangement fees to the mortgage			
Address of property to be mortgaged			
Property type		Year built	
Tenure		Lease remaining	
Is the property ex local authority		Construction	
No. of bed rooms		No. of living rooms	
No. of bathrooms		Conservatory	
Floors in property		Garage	

Details of who to call to arrange the valuation	
Telephone no.	
Estate agents name & address	

We will provide you with a quotation for household insurance

ATTITUDE TO RISK

			Please confirm your Preference
Cautious	You would like the mortgage capital and interest guaranteed to be repaid at the end of the mortgage term. You do not wish to take risks with this mortgage	Capital Repayment	
Medium	You understand 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. You understand that an investment backed repayment vehicle is required to repay the capital and that this may fluctuate to some extent. You are prepared to take some risk for a potential return on investment.	Part Capital Repayment Part Interest Only + Investment Vehicle	
Medium / Adventurous	You understand that you pay only the interest on the mortgage each month, with the capital being repaid at the end of the term. You understand that an investment vehicle is required to repay the capital this may fluctuate to some extent. You are prepared to take some risk for a potential return on the investment.	Interest only + Investment Vehicle	
Adventurous	You are prepared to risk mortgage capital not being repaid at the end of the term, therefore property could be repossessed.	Interest only with no repayment vehicle	

PRODUCT REQUIREMENTS

What are your feelings towards interest rate movements	
How important is it, for you to fix your monthly payment so you know exactly what you're paying each month	
Would you prefer to have a variable rate mortgage which tracks the Bank Base Rate.	
How long would you like the initial mortgage rate to last	
Which would you prefer "lower rate with higher set up fees" "higher rate with lower set up fees" or most cost effective	
How important is it for you to have NO early repayment penalties at any time	
Are you able to prove your income, if not please explain why.	

Are any of the following features important to you? (please answer yes or no to all of the following questions)

Free valuation and legal fees (**remortgages only**)
 Offset savings against mortgage
 Facility to make regular overpayments

Quick Completion
 Cashback
 Portable facility

SOLICITOR DETAILS

Name of firm			
Acting solicitor			
Solicitor's address			
Telephone		Fax	
Email			

Would you like us to recommend a solicitor to you

Yes / No

PROTECTING YOU AND YOUR MORTGAGE

As we are regulated by the Financial Services Authority we have a duty of care to ensure that you and your family are protected from losing your home should the worse happen.

To help me identify any potential shortfalls you may have, please provide details of any existing Income Protection, Life, Critical illness or Accident Sickness and Unemployment policies.

Insurance Provider	Sum Assured	Type of Cover	Monthly Premium

Please provide details of any benefits which your employers provide you

E.g. death in service benefits and income benefits etc.

Please put the following statements in order of priority (1 being the most important to you and 5 being the least important)

- Maintain a monthly income should suffer a long term illness
- Have a lump sum of money to repay your mortgage should you die prematurely during the term of the mortgage.
- Have a lump sum of money available should your be diagnosed with a Critical illness
- Have a monthly income if you were made redundant during the term of your mortgage
- Have a lump sum to leave to your family and dependents

It is important that you have a valid Will to ensure that your wishes are met on your death. We can refer you to a Will's specialist who will be more than happy to help you create a Will or review an existing one.

Would you like me to refer you to a Will's specialist

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 FSA 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 cross 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 cross 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 01732 471634 or in writing at 53-55 High Street, Sevenoaks, Kent, TN13 1JF

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.

DECLARATION

This information has been provided in strictest confidence and it places me/us under no obligation. I/we can confirm that all the information provided is true and accurate to the best of my knowledge. Your adviser will provide you with Advice and recommendation based on the information detailed on this form.

I/we have received the Mortgages for Business Ltd Initial Disclosure Document

Signature	<input type="text"/>	Print Name	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>	Print Name	<input type="text"/>	Date	<input type="text"/>
Adviser Signature	<input type="text"/>	Print Name	<input type="text"/>	Date	<input type="text"/>

EXPRESS CONSENT

I/we consent to you calling us from time to time to review my/our situation and to bring to my/our attention products that maybe suitable to my/our situation (Please cross).

Signature	<input type="text"/>	Print Name	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>	Print Name	<input type="text"/>	Date	<input type="text"/>

