



## CONFIDENTIAL FACT FIND DOCUMENT

PLEASE COMPLETE THE INFORMATION ON THE FOLLOWING PAGES AS FULLY AND ACCURATELY AS POSSIBLE. THE INFORMATION YOU CONFIRM HERE WILL BE USED TO SUBMIT YOUR APPLICATION TO THE MORTGAGE LENDER WHO MAY DECLINE YOUR APPLICATION IF THE INFORMATION IS LATER FOUND TO BE INACCURATE.

### DOCUMENTS

The following documents may assist you in completing this form and are also the most common documents requested by the lenders to support your application:

- Identification such as a passport or driving licence
- Address proof such as a utility bill
- Personal and business bank statements
- Income details such as payslips or accounts
- Evidence of deposit (for purchases)

**PLEASE RETURN THE FORM TO YOUR ADVISER BY EMAIL, FAX OR TO THE ABOVE ADDRESS**

<b>CONNECT ADVISER NAME</b>		<b>DATE</b>	
<b>ADVISERS EMAIL ADDRESS</b>			

**YOUR PERSONAL DETAILS**

<b>Title</b>	Mr		Mrs		Miss		Ms		Mr		Mrs		Miss		Ms															
<b>First name</b>																														
<b>Middle name/s</b>																														
<b>Surname</b>																														
<b>Any previous surname</b>									Date changed																					
<b>Date of birth</b>																														
<b>Marital status</b>																														
<b>Dependants name/s and dates of birth</b>																														
<b>Nationality</b>																														
<b>Country of Birth</b>																														
<b>If not British, do you have permanent rights in the UK</b>	Yes					No					Yes					No														
	If no, confirm visa expiry date								If no, confirm visa expiry date																					
<b>Date residency started in UK?</b>																														
<b>National Insurance number</b>																														
<b>Home telephone number</b>																														
<b>Work telephone number</b>																														
<b>Mobile telephone number</b>																														
<b>Email address</b>																														
<b>Smoker</b>	Yes					No					Yes					No														
<b>Home address</b>																														
<b>Postcode</b>																														
<b>Residential status</b>	Owner					Tenant					Family					Owner					Tenant					Family				
<b>What date did you move here</b>																														
<b>If tenant, provide landlords name and address</b>																														

If you have not lived at this address for at least 3 years, please provide your previous addresses to give a complete 3-year history. If you do not currently live in the UK, please include your last known UK address even if this is over 3 years ago:

<b>Previous Address One</b>																														
<b>Residential status</b>	Owner					Tenant					Family					Owner					Tenant					Family				
<b>Dates at this address</b>																														
<b>Previous Address Two</b>																														
<b>Residential status</b>	Owner					Tenant					Family					Owner					Tenant					Family				
<b>Dates at this address</b>																														
<b>Previous Address Three</b>																														

<b>Residential status</b>	<b>Owner</b>	<input type="checkbox"/>	<b>Tenant</b>	<input type="checkbox"/>	<b>Family</b>	<input type="checkbox"/>	<b>Owner</b>	<input type="checkbox"/>	<b>Tenant</b>	<input type="checkbox"/>	<b>Family</b>	<input type="checkbox"/>
<b>Dates at this address</b>												

**YOUR REGULAR PERSONAL OUTGOINGS**

Please add here the total family spending on the following both currently and an estimate of the proposed cost per month if you are planning to move house. If you do not have a particular personal expenditure, e.g. your car costs are paid for by your company, or you live with family and do not pay towards the bills, please provide more detail in the notes section:

Item	Current Cost per month	Proposed cost per month	Item	Current Cost per month	Proposed cost per month
<b>Rent payments (If applicable)</b>	£	£	<b>Car Insurance/s</b>	£	£
<b>Food</b>	£	£	<b>Car tax</b>	£	£
<b>Council Tax</b>	£	£	<b>Petrol</b>	£	£
<b>Gas and Electricity</b>	£	£	<b>Other travel costs</b>	£	£
<b>Water and Sewage</b>	£	£	<b>Property maintenance</b>	£	£
<b>Home phone/internet/TV</b>	£	£	<b>Ground rent or services</b>	£	£
<b>Mobile phone/s</b>	£	£	<b>Clothing</b>	£	£
<b>House Insurance</b>	£	£	<b>Pets</b>	£	£
<b>Childcare/Child maintenance</b>	£	£	<b>Gifts</b>	£	£
<b>School fees</b>	£	£	<b>Holidays</b>	£	£
<b>Health cover/costs</b>	£	£	<b>Leisure and entertainment</b>	£	£
<b>Life cover/other insurances</b>	£	£	<b>Tobacco or cigarettes</b>	£	£
<b>Pension (if not deducted from salary)</b>	£	£	<b>Gym membership</b>	£	£
<b>Savings</b>	£	£	<b>Other-state what</b>	£	£

Notes:

**BANK DETAILS**

Please confirm the details of **all** of the bank accounts you hold:

Account holder name	Name of Bank	Personal or Business account			Sort code	Account number	Salary/income paid in here?			To be used to pay mortgage?		
		Pers		Bus			Yes		No	Yes		No
		Pers		Bus			Yes		No	Yes		No
		Pers		Bus			Yes		No	Yes		No
		Pers		Bus			Yes		No	Yes		No
		Pers		Bus			Yes		No	Yes		No
		Pers		Bus			Yes		No	Yes		No
		Pers		Bus			Yes		No	Yes		No

## YOUR ASSETS AND LIABILITIES

If you are the owner of the property you live in, please provide the following details.

Who is the current property owner/s?		What is your monthly mortgage payment?	
What is the current property value?		What is your current interest rate and type?	
Original purchase price of the property?		Repayment method e.g. Capital and Interest	
What was your original date of purchase?		How long do you have left on the mortgage?	
Who is the current mortgage lender?		Do you have any early repayment charges?	
How much is the outstanding mortgage?		What date do these charges end?	

Do you have any second charges or further advances secured against this property? If yes, please complete:

	Charge one	Charge two
Name of lender		
Amount of loan		
Monthly payment		
Current interest rate		
End date of loan		

Do you own any other properties, for example second homes, buy to let properties or commercial property? If yes, please complete the portfolio details on the last page of this fact find.

## SAVINGS, INVESTMENTS AND SOURCE OF DEPOSIT

Please provide detail of any non-property assets you hold and indicate which are to be used towards your property:

Owner of Asset e.g. self, partner or joint	Asset type. Include savings, pension, cars, investments etc	Value of asset	To be used towards a purchase?		
			Yes	No	
		£	Yes	No	
		£	Yes	No	
		£	Yes	No	
		£	Yes	No	
		£	Yes	No	

## OTHER DEBTS

Please provide detail of debts such as loans, credit cards and overdrafts but do not include mortgages in this section. Include credit cards without any balance and those you clear in full every month:

Owner	Type of debt	Provider	Amount outstanding	Monthly payments	Will this be cleared within 6 months?
			£	£	
			£	£	
			£	£	
			£	£	

			£	£	
			£	£	

**PAST OR PRESENT CREDIT PROBLEMS**

It is important that you disclose to any new lender full details of any credit issues you may have had, so please complete the below:

	<i>Self</i>			<i>Partner</i>		
<b>Have you ever been late with any payments on a mortgage?</b>	Yes		No	Yes		No
<b>Have your payments been late in the last 2 years on a loan or credit card?</b>	Yes		No	Yes		No
<b>Have you ever received a default (court action warning letter)?</b>	Yes		No	Yes		No
<b>Have you ever received a County Court Judgement?</b>	Yes		No	Yes		No
<b>Have you ever been made bankrupt or had a property repossessed?</b>	Yes		No	Yes		No
<b>Have you been refused credit in the last 6 months?</b>	Yes		No	Yes		No
<b>Have you exceeded your credit card limit in the last 2 years?</b>	Yes		No	Yes		No
<b>Are you currently in an IVA or Debt Management Plan?</b>	Yes		No	Yes		No

If you have answered 'Yes' to any of the above, please provide outline details below and please supply a copy of your credit report. This can be obtained from either of the following [www.equifax.co.uk](http://www.equifax.co.uk) or [www.experian.co.uk](http://www.experian.co.uk)

**DECLINED OR WITHDRAWN MORTGAGE APPLICATIONS**

Have you applied for any mortgage in the last 12 months that has not gone ahead or not listed above? If yes, please provide full details including the lender, type of loan, loan size and reason for not proceeding:

**PROTECTING YOUR ASSETS**

We strongly recommend you review any protection needs when you take on new credit commitments. Please provide the detail of any existing plans you hold to help with this review:

Person Insured	Name of insurer	Type of cover e.g. life cover, illness cover	Plan end date	Amount of cover	Monthly cost
				£	£
				£	£
				£	£
				£	£
				£	£

<b>I/we would like to review our protection needs</b>	Yes		No		Maybe	
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## INCOME

Please confirm your sources of income and then complete the full income details in the relevant sector:

		Self	Partner
Income from an employed position where you are <b>NOT</b> the owner, shareholder or Director of the company	If Yes, tick and complete Section One		
Income from a position where you are a Director, shareholder or owner of the company	If Yes, tick and complete Section Two		
Other Income such as benefits, maintenance, pension or Investments	If Yes, tick and complete Section Three		
Income from a property portfolio held in either your personal or limited company name	If Yes, tick and complete Section Four		

### SECTION ONE - INCOME FROM EMPLOYED POSITION

	Self	Partner
What is your current occupation?		
When did you start this job?		
Is it a permanent position?		
Name and address of your employer		
Contact number for your employer		

Annual basic salary BEFORE tax	£	£
Average overtime income per year	£	£
Bonus income per year	£	£
Annual car or travel allowance	£	£
Other income from your employer	£	£

If you have been in this position for less than 12 months, please provide details of your previous employment/s

<b>Your previous occupation one</b>		
Start and end date of this employment?		
Was this a permanent or contract position?		
Name and address of this employer		
Contact number for this employer		
<b>Your previous occupation two</b>		
Start and end date of this employment?		
Was this a permanent or contract position?		
Name and address of this employer		
Contact number for this employer		

If your current position is temporary or contract based, please also complete the following:

Current contract term	Start date	Expected end date
What is your current daily rate	£	How long have you been contracting for in total?
Previous contract one	Start date	End date
Previous contract two	Start date	End date

**SECTION TWO – INCOME AS A DIRECTOR, SHAREHOLDER OR OWNER**

If you own your own business or at least 20% of the shares in a business, please complete the following for **each business** you earn income from. (Income from a property business should be completed in Section four):

<b>Business one</b>	<b>Self</b>		<b>Partner</b>	
What is the business name?				
What is the nature of the business?				
When was the business started?				
What percentage of the company is yours?				
What is the address of the business				
What month is the business year end?				
What is the status of the business?	Limited company		Limited company	
	Sole trader		Sole trader	
	Partnership		Partnership	
What is the net profit for the business? <i>(Net profit means the taxable income made after deducting your running expenses)</i>	2016	£	2016	£
	2015	£	2015	£
	2014	£	2014	£
	2013	£	2013	£
For limited companies, please confirm your taxable PAYE income if applicable	2016	£	2016	£
	2015	£	2015	£
For limited companies, please confirm your dividend income drawn for each year if applicable	2016	£	2016	£
	2015	£	2015	£
	2014	£	2014	£
	2013	£	2013	£

<b>Business two</b>	<b>Self</b>		<b>Partner</b>	
What is the business name?				
What is the nature of the business?				
When was the business started?				
What percentage of the company is yours?				
What is the address of the business				
What month is the business year end?				
What is the status of the business?	Limited company		Limited company	
	Sole trader		Sole trader	
	Partnership		Partnership	
What is the net profit for the business? <i>(Net profit means the taxable income made after deducting your running expenses)</i>	2016	£	2016	£
	2015	£	2015	£
	2014	£	2014	£
	2013	£	2013	£
For limited companies, please confirm your current taxable PAYE income if applicable	2016	£	2016	£
	2015	£	2015	£
For limited companies, please confirm your dividend income drawn for each year if applicable	2016	£	2016	£
	2015	£	2015	£
	2014	£	2014	£

	<b>2013</b>	£	<b>2013</b>	£
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Continue if you have further businesses...

<b>Business three</b>	<b>Self</b>		<b>Partner</b>	
What is the business name?				
What is the nature of the business?				
When was the business started?				
What percentage of the company is yours?				
What is the address of the business				
What month is the business year end?				
What is the status of the business?	Limited company		Limited company	
	Sole trader		Sole trader	
	Partnership		Partnership	
What is the net profit for the business? <i>(Net profit means the taxable income made after deducting your running expenses)</i>	2016	£	2016	£
	2015	£	2015	£
	2014	£	2014	£
	2013	£	2013	£
For limited companies, please confirm your current taxable PAYE income if applicable	2016	£	2016	£
	2015	£	2015	£
For limited companies, please confirm your dividend income drawn for each year if applicable	2016	£	2016	£
	2015	£	2015	£
	2014	£	2014	£
	2013	£	2013	£

**ACCOUNTANTS DETAILS**

Company name		
Name of the accountant acting for you		
Accountants Company address		
Accountants telephone number		
Accountants email address		

If you are a director or shareholder of any other company not currently generating income, please provide more detail as below:

Applicant Name	Company Name	Director			Share-holding %	Reason why the company is not income producing?
		Yes		No		
		Yes		No		
		Yes		No		
		Yes		No		
		Yes		No		



### SECTION THREE- INCOME FROM OTHER SOURCES

Please provide information of income from other sources such as pension or benefits:

	Self	Partner
Private Pension income per year	£	£
State pension income per year	£	£
Income from investments or trusts per year	£	£
Working family tax credits per year	£	£
Child benefit per year	£	£
Other benefits – provide detail below	£	£
Other income– provide detail below	£	£

Income Notes

### CHANGES OF CIRCUMSTANCES

Please confirm if you expect any changes to your circumstances over the next 5 years? For example:

Do you plan to have or increase the size of your family?	Yes		No	
Is there any plans to change your job or how you work?	Yes		No	
Do you plan to move country?	Yes		No	
Do you plan to take on any more mortgages or credit commitments?	Yes		No	

If yes, or if there are any other planned changes, please provide more detail below:

Notes

**SECTION FOUR - INCOME FROM A RENTAL PORTFOLIO**

Please complete the first section for a property portfolio held in your personal name:

	Self		Partner	
<b>When did you begin to let property?</b>				
<b>What is YOUR SHARE of the net profit/loss from your properties as submitted to HMRC</b> <i>(Net profit means the taxable income made after deducting your running expenses from the rental income)</i>	<b>2016</b>	£	<b>2016</b>	£
	<b>2015</b>	£	<b>2015</b>	£
	<b>2014</b>	£	<b>2014</b>	£
	<b>2013</b>	£	<b>2013</b>	£

Please complete this second section for a property portfolio held in the name of a limited company:

	Self		Partner	
<b>Name of Company</b>				
<b>When was the company formed?</b>				
<b>What percentage of the company is yours?</b>				
<b>What is the net profit for the business?</b> <b>As submitted to HMRC</b> <i>(Net profit means the taxable income made after deducting your running expenses)</i>	<b>2016</b>	£	<b>2016</b>	£
	<b>2015</b>	£	<b>2015</b>	£
	<b>2014</b>	£	<b>2014</b>	£
	<b>2013</b>	£	<b>2013</b>	£
<b>Please confirm your current taxable PAYE income if applicable</b>	£		£	
<b>Please confirm your dividend income drawn for each year if applicable</b>	<b>2016</b>	£	<b>2016</b>	£
	<b>2015</b>	£	<b>2015</b>	£
	<b>2014</b>	£	<b>2014</b>	£
	<b>2013</b>	£	<b>2013</b>	£

**ACCOUNTANTS DETAILS**

<b>Company name</b>		
<b>Name of the accountant acting for you</b>		
<b>Accountants Company address</b>		
<b>Accountants telephone number</b>		
<b>Accountants email address</b>		

If you hold a property portfolio, the lender will expect that you have submitted details of any profits or losses to HMRC for tax purposes. If you have NOT for any reason submitted your accounting information to HMRC, it may be a requirement of the application that this is corrected. Where you have NOT yet submitted tax returns, please provide details below of your anticipated/projected profit or losses from your portfolio for each of the years you have held investment property and an explanation why they have not yet been submitted:

Notes



**YOUR PROPERTY PORTFOLIO**

**IF ALL OF THIS INFORMATION IS CONTAINED ON YOUR OWN EXISTING SPREADSHEET, YOU CAN SEND THIS TO US INSTEAD OF COMPLETING THE BELOW**

Property address	Owner/s e.g. Self, Partner or Joint	Current property value	Mortgage lender	Original purchase DATE	Outstanding mortgage Balance	Current interest rate	Monthly mortgage payment	Repayment method e.g. interest only	Remaining mortgage term	Do you have any early repayment fees	What is the monthly rent
		£			£	%	£				£
		£			£	%	£				£
		£			£	%	£				£
		£			£	%	£				£
		£			£	%	£				£
		£			£	%	£				£
		£			£	%	£				£
		£			£	%	£				£

**\*\*IF THE SUBJECT PROPERTY IS UNENCUMBERED PLEASE EXPLAIN HOW THIS STATUS OCCURRED\*\***

<b>How many additional properties do you hope to add to your existing portfolio over the next 12 months?</b>	<b>Self</b>		<b>Partner</b>	
<b>Would you like a review of your portfolio to make sure the finance is arranged in the most effective way?</b>	<b>Self</b>		<b>Partner</b>	