

Client Fact Find



Martland Mortgages.com
Specialist Mortgage Brokers

Applicants name:	
Martland contact:	Graham McCarthy CeMAP MIFS
Date:	



Martland Mortgages.com
Specialist Mortgage Brokers

All Circumstances Considered



Martland Mortgages.com Ltd
Specialist Mortgage Brokers

Westminster Chambers
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Southport
Merseyside
PR8 1LF

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sales@martlandmortgages.com

SCR/PAT

How did you find out about us?	<input type="checkbox"/> Our Website	<input type="checkbox"/> Local Newspaper	<input type="checkbox"/> Solicitor	<input type="checkbox"/> Accountant
	<input type="checkbox"/> Estate Agent	<input type="checkbox"/> Friend/Family	<input type="checkbox"/> Returning Client	<input type="checkbox"/> Other

Section 1. Applicants

	First Applicant	Second Applicant (if Applicable)
Title		
Forename(s)		
Surname		
Date of Birth (dd/mm/yyyy)	/ / Age Now	/ / Age Now
Nationality		
Do you have indefinite leave to remain in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a smoker?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Living with partner <input type="checkbox"/> Widowed <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Living with partner <input type="checkbox"/> Widowed <input type="checkbox"/>
Relationship to other applicant		
Dependants	How Many Ages	How Many Ages
Will there be any other adult occupiers?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Your current address		
Postcode		
Contact Details	Work Tel Home Tel	Work Tel Home Tel
	Mobile Tel	Mobile Tel
	Email	Email
Current Residential Status	Owner <input type="checkbox"/> With Parents <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>	Owner <input type="checkbox"/> With Parents <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>
Are you on the electoral roll at your present address?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of time at current address?	Years Months	Years Months
Previous Address if less than 3 years Please Provide dates moved in and dates moved out. And whether you were renting or an owner at such addresses A FULL 3 YEAR ADDRESS HISTORY IS REQUIRED		
What type of application is this?	First Time Buyer <input type="checkbox"/> Right to Buy <input type="checkbox"/> Moving <input type="checkbox"/> Buy to Let <input type="checkbox"/> Remortgage <input type="checkbox"/>	First Time Buyer <input type="checkbox"/> Right to Buy <input type="checkbox"/> Moving <input type="checkbox"/> Buy to Let <input type="checkbox"/> Remortgage <input type="checkbox"/>

Section 2. Employment & Self-Employment

	First Applicant	Second Applicant (if Applicable)
Occupation		
Your expected retirement age?		
How long have you had this job?	Years Months	Years Months
Employment Type	Fulltime <input type="checkbox"/> Part-Time <input type="checkbox"/> Zero-Hours Contract <input type="checkbox"/> Self-Employed <input type="checkbox"/> Student <input type="checkbox"/> Unemployed <input type="checkbox"/>	Fulltime <input type="checkbox"/> Part-Time <input type="checkbox"/> Zero-Hours Contract <input type="checkbox"/> Self-Employed <input type="checkbox"/> Student <input type="checkbox"/> Unemployed <input type="checkbox"/>
Employer/Company Name		
Employer's Address		
	Employer's Tel No:	Employer's Tel No:
Previous job (if in current job for less than 1 year. Provide Job Title, Dates & Employer)		
Employed Income		
Basic Annual Income	£	£
Guaranteed Overtime	£	£
Regular bonus	£	£
Other Income (Please state)	£	£
National Insurance Number		

Self Employed Income						
Trading Style	Sole Trader <input type="checkbox"/> Ltd Company <input type="checkbox"/> Partnership <input type="checkbox"/>			Sole Trader <input type="checkbox"/> Ltd Company <input type="checkbox"/> Partnership <input type="checkbox"/>		
Number of years in business?						
Last Year's (Pre Tax) Net Profit (or SA302 figures if available)	£			£		
Are Accounts Available?	Yes <input type="checkbox"/>		No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
For how many years?						
Any other earnings? (State source)	£			£		
Accountants Name & Telephone						
Is Accountant	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>			Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>		

Do you have adequate Life Assurance in place to protect your new mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Would you like us to provide a new Life Insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	

Section 3. Financial Details

Credit History							
Have you ever had any arrears, a loan or a mortgage refused, or a default or judgement registered against you. Please be honest & don't worry about completing this section as we can frequently overcome past difficulties.							
	First Applicant				Second Applicant (if Applicable)		
Mortgage Arrears or if renting rent arrears	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months
A loan or mortgage refused	Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Defaults registered against you	Yes <input type="checkbox"/>	No <input type="checkbox"/>	How Many?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months
CCJs	Yes <input type="checkbox"/>	No <input type="checkbox"/>	How Many?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months
Have you ever been declared bankrupt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Have you ever entered into an IVA or have you ever or are you now in a debt management plan	Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If you have answered yes to any of the above	It will also help if an up to date copy of your Experian report is sent to us.						

Commitments							
Current credit commitments. Credit cards, store cards, hire purchase, bank loans etc.							
Applicant 1, 2 or both?	Lender	Credit Type	Account N°	Balance	Monthly Payment	To be repaid on or before completion?	Secured? Yes or No.
				£	£		
				£	£		
				£	£		
				£	£		
				£	£		
				£	£		
				£	£		
				£	£		
				£	£		
				£	£		

Section 4. Affordability

Monthly Income & Expenditure Summary			
Income (Gross = Full pay before tax. Net = Take home pay after tax & other deductions)			
1 st Applicant's Gross Monthly Income	£	2 nd Applicant's Gross Monthly Income	£
1 st Applicant's Net Monthly Income	£	2 nd Applicant's Net Monthly Income	£
1 st Applicant's Other Monthly Income	£	2 nd Applicant's Other Monthly Income	£
Total Monthly Income (both applicants)	£		

Household Bills			
Mortgage/Rent	£	Ground Rent/Service Charge	£
Buildings & Contents Insurance	£	Water Rates	£
Electric/Gas/Fuel	£	Telephone (fixed & Mobile)	£
TV Licence & Subscriptions	£	House Maintenance & Cleaning	£
Council Tax	£	Other	£
Total Household Bills	£		

Car & Travel Expenses			
Car Insurance	£	Road Tax	£
Repairs & Servicing	£	Petrol & Travel (fares, parking, tolls)	£
Total Car & Travel Expenses	£		

Other Regular Outgoings			
Credit Card & Loan Repayments	£	Maintenance Payments	£
Life Assurance/Endowment Premiums	£	Food & Living Expenses	£
(Payments to) Savings	£	Child Care & School Fees	£
Clothing	£	Subscriptions	£
Entertainment/Spending	£	Birthdays/Christmas/Celebrations	£
Holidays	£	Other	£

Total Monthly Expenditure £

Residual after Monthly Expenditure £

Section 5. Existing Mortgage Details

	First Applicant		Second Applicant (if Applicable)	
Current Lender				
Account Number				
Amount of loan outstanding	£		£	
Original Term (yrs)		Remaining Years		Remaining Years
Repayment Type	Interest Only <input type="checkbox"/>	Repayment <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Repayment <input type="checkbox"/>
Current Rate (%) & Monthly Payments		% £		% £
Do you have an Early Redemption Penalty?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
What is the value of your current house ?	£		£	
Interest Rate Type	Variable <input type="checkbox"/>	Discount <input type="checkbox"/>	Capped <input type="checkbox"/>	Fixed <input type="checkbox"/>
If not 'variable', when does the rate end?				
If selling, what is your property's sale price?	£		£	
Are you prepared to pay any penalties if you transfer/repay your current mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is your current mortgage portable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you approached your existing lender for the mortgage funds? (Porting mortgage, further advance, to avoid ERC if applicable)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
State Outcome				

Section 6. New Mortgage Details

Is this a purchase or re-mortgage?	Purchase <input type="checkbox"/>	Re-Mortgage <input type="checkbox"/>
If Remortgage:	What is the value of your existing property?	£

	How much would you like to remortgage for?	£
	What is the purpose of the remortgage?	Debt Consolidation <input type="checkbox"/> Capital Raising <input type="checkbox"/> Other <input type="checkbox"/>
If Purchase:	What is the purchase price/Valuation?	£
	How much would you like to borrow?	£
	How much deposit do you have?	£
	Source of deposit?	
Address of property to be mortgaged.		
Name of Estate Agent (if applicable)		
Over what term would you like your Mortgage?		

Is this a Right-To-Buy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, Estimated Value	£
Are you borrowing more than the purchase price?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If so, how much?	£
Is this the only property you have a mortgage on? (If Not provide details)	Yes <input type="checkbox"/> No <input type="checkbox"/>		

Property Type	Detached <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Terrace <input type="checkbox"/> Flat <input type="checkbox"/> Bungalow <input type="checkbox"/> Shared Ownership <input type="checkbox"/>			
Standard Construction?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Approximate year built?		
Number of living rooms			Number of bedrooms	
Number of bathrooms			Garage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Off-road parking?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Will there be anyone over 17 (other than applicants) living at the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	Names & Ages			

	First Applicant	Second Applicant
COVID 19 has had an impact on both people's personal finances and occupations and if self-employed their business etc. Is there anything in your own personal circumstances that you believe or know that will have an effect on your job security or earnings going forward which you feel may impair your ability to meet your new mortgage payments in any way?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section 7. Key Information about Mortgage Types

What kind of rate would you ideally prefer?	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/> Capped <input type="checkbox"/> Unsure <input type="checkbox"/>
How would you cope if your mortgage payments increased significantly?	
Attitude To Risk	
Do you want the certainty of the mortgage being repaid at the end of the term?	Yes (Cautious) <input type="checkbox"/> No (Adventurous) <input type="checkbox"/>

Section 8. Data Protection & Marketing

The information that you provide may be disclosed to a licensed credit reference agency. Which will retain a record of the search; it may be used by other lenders in assessing applications from you and other members of your household and for debt tracing and fraud prevention.

We will treat all your personal information as private and confidential (even when you are no longer a customer) except where we are permitted by law or where the disclosure is made at your request or with your consent in relation to arranging your mortgage. The importance of regular reviewing of your mortgage and associated business has been discussed with you, in order to do this, we would need to contact you in the future.

<input type="checkbox"/> Yes: You agree for us to contact you by phone, letter or email to discuss your mortgage arrangements.	<input type="checkbox"/> No. You do not wish to be contacted in future.
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Adviser Statement

I confirm that the applicant(s) have read and agreed the information recorded before signing the above. I also confirm that I have provided the applicants with a copy of my firm's Initial Disclosure Document.

I confirm that I have reviewed and inspected the details contained within this fact find and that I am satisfied that the document has been completed correctly and in accordance with my firms procedures., my signature below indicates that I take responsibility for the advice provided on this case.

Adviser's Name : Graham McCarthy CeMap. MIFS, Adviser Member of the institute of financial services

Adviser's Signature

Date:

Section 9. Valuation Choice

Here are 3 types of valuation reports for mortgage purposes available to you, please tick which one you require.

<input type="checkbox"/> Standard Valuation	To be undertaken on a property before even considering a mortgage application. This is to ascertain the true value of the property being purchased or re-mortgaged.
<input type="checkbox"/> Homebuyers Report	This provides you with information about the general condition of the property.
<input type="checkbox"/> Full Structural Survey	If the property being purchased is more than 10 years old or if there are any aspects of the condition of the building that you would like investigated, then a full structural survey will give you the required information prior to making a commitment.

DECLARATIONS

Advisor's details & declaration

The information within the fact find has been received from the clients. I have provided a copy of the key facts initial disclosure document which outlines the costs and levels of service provided.

Advisers Name:
Graham McCarthy CeMAP MIFS
Advisers Signature:

FCA No.
586147
Date information taken from client:

.....
Signature:

.....

DECLARATIONS

DO NOT SIGN THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, ASK YOUR MORTGAGE ADVISER FOR ASSISTANCE BEFORE SIGNING THIS OR ANY OTHER MORTGAGE FORMS.

Data Protection Statement - IMPORTANT - PLEASE READ

We process your data under the lawful bases of consent, contract fulfilment & compliance of our legal obligations. Our full Privacy Policy is available at <https://www.mortgage-find.me/privacy-policy-2/>

Your data may be shared under the provisions of GDPR with third parties within the EU to assist in our supplying the service to you. This may include sharing the data with unvetted third-parties selected by you or your lender as part of the conveyancing process.

You have provided us with verbal/written [] authority to do this.

The Financial Conduct Authority has introduced a number of regulations to protect the consumer. As part of this, firms will be prohibited from calling their clients where they do not have express permission to do so. In order to be able to offer an ongoing service to you regarding your finance arrangements, we would ask that you kindly provide us with your permission to contact you on a regular basis. We undertake to contact you a minimum of at least once every 6 months to make sure that you are, and remain satisfied with the product that we have recommended and to identify if there are any financial matters that you might wish to discuss. By signing the declaration below you are providing permission for Martland mortgages.com to contact you every six months by telephone to check that everything is satisfactory with your finances. Only Martland mortgages.com would contact you and this would always be undertaken during social hours. No other firm would contact you on our behalf. You are able to cancel this arrangement at any time and we would ask you about this when we call. We charge no fee for this contact. I/We agree that this Fact find is a true record of my/our discussions with the mortgage adviser and that this information is true to the best of my/our knowledge.

Fight against Fraud. In order to minimise the risk of fraud, I/we give Martland mortgages.com my/our authority to make any checks with any agency or Company that may be deemed necessary in order to confirm the validity of any documentation provided by me/us. We are aware that this may include the DVLC and Passport Agency or any Credit Reference Agency. I/We understand that the relevant authorities will be advised should any documentation provided by me/us be of a fraudulent nature.

I/We confirm that we have received and accepted the Initial Disclosure Document / Terms of Business and that it has been explained to me/us.
I/We further confirm that the Initial Disclosure Document was provided to me/us on [] and that this was prior to any mortgage or mortgage related matters being discussed.

I/We confirm that neither applicant has been convicted for Money Laundering.

Applicant 1 Name (print):	Applicant 2 Name (print)(if applicable):
Applicant 1 Signature (Please sign or print):	Applicant 2 signature (Please sign or print):
Date:	Date:

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.
Please return to: Martland Mortgages.Com Ltd. Westminster Chambers, 106 Lord Street, Southport. PR8 1LF