|  |  |
| --- | --- |
| Applicants name: |       |

|  |  |
| --- | --- |
|  Martland contact: | Graham McCarthy CeMAP MIFS |

|  |  |
| --- | --- |
| Date: |       |



**All Circumstances Considered**



**Martland Mortgages.com Ltd**

**Specialist Mortgage Brokers**

**Westminster Chambers**

106 Lord Street

Southport

Merseyside

PR8 1LF

**Telephone: 01704 808 286**

**Fax: 01704 808 285**

**sales@martlandmortgages.com**

SCR/PAT

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| How did you find out about us? | 🞎 Our Website | 🞎 Local Newspaper | 🞎 Solicitor | 🞎 Accountant |
| 🞎 Estate Agent | 🞎 Friend/Family  | 🞎 Returning Client | 🞎 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 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Are you a smoker? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Marital Status  | Married 🞎 Single 🞎 Separated 🞎 Divorced 🞎 Living with partner 🞎 Widowed O | Married 🞎 Single 🞎 Separated 🞎 Divorced 🞎 Living with partner 🞎 Widowed O |
| Relationship to other applicant |  |  |
| Dependants | How Many |  | Ages |  | How Many |  | Ages |  |
| Will there be any other adult occupiers? | Yes 🞎 No 🞎 |  |
| Your current address |  |  |
| Postcode |  |  |
| Contact Details | Work Tel |  | Home Tel |  | Work Tel |  | Home Tel |  |
| Mobile Tel |  | Mobile Tel |  |
| Email |  | Email |  |
| Current Residential Status  | Owner 🞎 With Parents 🞎 Tenant 🞎 Other 🞎 | Owner 🞎 With Parents 🞎 Tenant 🞎 Other 🞎 |
| Are you on the electoral roll at your present address? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| 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** 🞎 **Right to Buy** 🞎 **Moving** 🞎 **Buy to Let** 🞎  **Remortgage** 🞎 | **First Time Buyer** 🞎 **Right to Buy** 🞎 **Moving** 🞎 **Buy to Let** 🞎  **Remortgage** 🞎 |

**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 🞎 Part-Time 🞎 Zero-Hours Contract 🞎 Self-Employed 🞎 Student 🞎 Unemployed 🞎 | Fulltime 🞎 Part-Time 🞎 Zero-Hours Contract 🞎 Self-Employed 🞎 Student 🞎 Unemployed 🞎 |
| 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 🞎 Ltd Company 🞎 Partnership 🞎 | Sole Trader 🞎 Ltd Company 🞎 Partnership 🞎 |
| Number of years in business? |  |  |
| Last Year’s (Pre Tax) Net Profit (or SA302 figures if available) | £ | £ |
| Are Accounts Available? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| For how many years? |  |  |
| Any other earnings? (State source) | £ | £ |
| Accountants Name & Telephone |  |  |
| Is Accountant | Chartered 🞎 Certified 🞎 Other 🞎 | Chartered 🞎 Certified 🞎 Other 🞎 |
|  |  |  |
| Do you have adequate Life Assurance in place to protect your new mortgage? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Would you like us to provide a new Life Insurance? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |

**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 🞎 No 🞎 | Months |  | Yes 🞎 No 🞎 | Months |  |
| A loan or mortgage refused | Yes 🞎 No 🞎 |  | Yes 🞎 No 🞎 |  |
| Defaults registered against you | Yes 🞎 No 🞎 | How Many? |  | Yes 🞎 No 🞎 | Months |  |
| CCJs | Yes 🞎 No 🞎 | How Many? |  | Yes 🞎 No 🞎 | Months |  |
| Have you ever been declared bankrupt? | Yes 🞎 No 🞎 |  | Yes 🞎 No 🞎 |  |
| Have you ever entered into an IVA or have you ever or are you now in a debt management plan | Yes 🞎 No 🞎 |  | Yes 🞎 No 🞎 |  |
| **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 N­o | 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)** |
| 1st Applicant’s Gross Monthly Income | £ | 2nd Applicant’s Gross Monthly Income | £ |
|  |
| 1st Applicant’s Net Monthly Income | £ | 2nd Applicant’s Net Monthly Income | £ |
| 1st Applicant’s Other Monthly Income | £ | 2nd 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 🞎 Repayment 🞎 | Interest Only 🞎 Repayment 🞎 |
| Current Rate (%) & Monthly Payments | % | £ | % | £ |
| Do you have an Early Redemption Penalty? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| What is the value of your current house ?  | £ | £ |
| Interest Rate Type | Variable 🞎 Discount 🞎 Capped 🞎 Fixed 🞎 | Variable 🞎 Discount 🞎 Capped 🞎 Fixed 🞎 |
| 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 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Is your current mortgage portable? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Have you approached your existing lender for the mortgage funds? (Porting mortgage, further advance, to avoid ERC if applicable) | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| State Outcome |  |  |

**Section 6. New Mortgage Details**

|  |  |
| --- | --- |
| Is this a purchase or re-mortgage? | Purchase 🞎 Re-Mortgage 🞎 |
| 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 🞎 Capital Raising 🞎 Other 🞎 |
|  |
| 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 🞎 No 🞎 | If yes, Estimated Value | £ |
| Are you borrowing more than the purchase price? | Yes 🞎 No 🞎 | If so, how much? | £ |
| Is this the only property you have a mortgage on? (If Not provide details) | Yes 🞎 No 🞎 |  |

|  |  |
| --- | --- |
| Property Type | Detached 🞎 Semi-Detached 🞎 Terrace 🞎 Flat 🞎 Bungalow 🞎 Shared Ownership 🞎 |
| Standard Construction? | Yes 🞎 No 🞎 | Approximate year built? |  |
| Number of living rooms |  | Number of bedrooms |  |
| Number of bathrooms |  | Garage? | Yes 🞎 No 🞎 |
| Off-road parking? | Yes 🞎 No 🞎 | Will there be anyone over 17 (other than applicants) living at the property? | Yes 🞎 No 🞎 |
|  | 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 🞎 No 🞎 | Yes 🞎 No 🞎 |

**Section 7. Key Information about Mortgage Types**

|  |  |
| --- | --- |
| What kind of rate would you ideally prefer? | Fixed 🞎 Variable 🞎 Tracker 🞎 Capped 🞎 Unsure 🞎 |
| 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) 🞎 No (Adventurous) 🞎 |

**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.

|  |  |
| --- | --- |
| 🞎 Yes: You agree for us to contact you by phone, letter or email to discuss your mortgage arrangements. | 🞎 No. You do not wish to be contacted in future. |

**Section 9.** **Consumer Duty Section**

On the 31st of July 2023 the new consumer duty rules came into effect for both mortgage lenders and mortgage brokers alike.

These new rules brought into effect by the FCA “The Financial Conduct Authority” have been put in place to ensure a number of factors are observed when assisting new and old clients in securing a mortgage, re-mortgage or loan.

It will assist us in ensuring we are meeting these legal obligations if you could kindly tick either yes or no to the following questions.

If you answer yes to any of the questions this will not necessarily determine whether you will be accepted for a mortgage or not, it is something that has been put in place to assist both brokers and lenders to understand their customers’ needs and requirements better and to also improve good quality and service.

If any of the questions answered are ticked as yes then you have agreed for us to share this information with any potential lenders we may approach for a mortgage or loan for you as this forms part of our legal requirements to both lenders and our regulator, the FCA.

Kindly note that if you do not speak good English or are a foreign national, we will be happy to employ an interpreter entirely at our expense to assist you to understand anything in relation to the whole mortgage process and any other issues in this regard.

|  |  |  |
| --- | --- | --- |
|  | **First Applicant** | **Second Applicant (if Applicable)** |
| Do you / either applicant have any physical disabilities?  | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Do you / either applicant have any hearing or visual impairment or loss, or any speech impairment? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Do you / either applicant have any form of drug or alcohol dependency / addiction? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Do you / either applicant have any learning difficulties? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Are you / either applicant potentially vulnerable in any way? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Are you / either applicant experiencing any type of economic control? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Does either applicant have any care responsibilities?  | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Do you / either applicant have any type of inadequate or erratic income? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Do you / either applicant have low confidence or no knowledge in managing your personal and domestic finances? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Do you / either applicant have difficulties in speaking and/or understanding the English Language? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
| Do you / either applicant have no or low access to any type of help or support? | Yes 🞎 No 🞎 | Yes 🞎 No 🞎 |
|  |  |  |
| **IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE PLEASE GIVE DETAILS IN THE SPACE PROVIDED BELOW**Are there any other factors that feel you may need to make us aware of before proceeding to assist you with a mortgage / loan or re-mortgage? **If so please advise in the box below.** |
|  |

Finally, I would like to advise you that we conduct our business in good faith and with integrity and treat all clients with dignity and respect. When dealing directly with older clients we invite them to involve a trusted friend or relative if that would be appropriate for you; if you choose this option, please inform us of the name and address of the person whom you would like to involve in this regard and we will make appropriate arrangements to assist.

We understand the duties and responsibilities involved when dealing with clients who may have appointed ‘power of attorneys’.

We will always explain everything using clear, plain language when speaking and in any written report or letter and all details will always be covered off in our Terms of Business prior to proceeding to assist you in securing a mortgage / loan or re-mortgage.

We are always mindful of any physical limitations such as hearing or sight issues and will take this into account when assisting you to proceed with your mortgage application. All documentation and correspondence can be produced in large print; if this is required, please inform us and we will ensure this is done.

**CONSUMER DUTY DECLARATION:**

I / we have completed and answered the questions above to the best of knowledge and belief and I / we understand that by signing the declaration this will be shared with lenders whom we feel would be best suited to your circumstances. They will retain that information on their filing system for the period of the mortgage plus ten years and I / we understand that the information provided is given to assist us in every possible way to ensure good quality service is provided by both broker and lender and to ensure the best possible outcome for clients at all times.

|  |  |
| --- | --- |
| **Applicant 1 Name (print):** .............................................................**Applicant 1 Signature (Please sign or print):** .............................................................**Date**: ...................................**Additional Information if required** | **Applicant 2 Name (print)(if applicable):**............................................................. **Applicant 2 signature (Please sign or print):** .............................................................**Date**: ................................... |

|  |
| --- |
| 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 10. Valuation Choice**

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

|  |  |
| --- | --- |
| **🞎 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. |
| **🞎 Homebuyers Report** | This provides you with information about the general condition of the property. |
| **🞎 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: FCA No.**

**Graham McCarthy CeMAP MIFS 586147**

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