

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

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?	<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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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 <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you / either applicant have any hearing or visual impairment or loss, or any speech impairment?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you / either applicant have any form of drug or alcohol dependency / addiction?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you / either applicant have any learning difficulties?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you / either applicant potentially vulnerable in any way?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you / either applicant experiencing any type of economic control?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does either applicant have any care responsibilities?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you / either applicant have any type of inadequate or erratic income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you / either applicant have low confidence or no knowledge in managing your personal and domestic finances?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you / either applicant have difficulties in speaking and/or understanding the English Language?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you / either applicant have no or low access to any type of help or support?	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 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:

Applicant 2 Name (print)(if applicable):

.....

Applicant 2 signature (Please sign or print):

.....

Date:

Additional Information if required

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.

Table with 2 columns: Valuation Type and Description. Includes options for Standard Valuation, Homebuyers Report, and Full Structural Survey.

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

FCA No.

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.

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.

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