



# WEALTH MATTERS LTD. MORTGAGE FACT FIND



Date Completed:	Referred By:	Adviser:
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**Personal Details**

Customer Name:  
Date of Birth:  
Marital Status:  
Nationality  
Anticipated Retirement Age  
Current Address:

You	
Date of Birth:	Smoker Y / N
Postcode	
Own/Rent/Parental Home/Other	
£                      per week/month	

Your Partner	
Date of Birth:	Smoker Y / N
Postcode	
Own/Rent/Parental Home/Other	
£                      per week/month	

Status at this address:  
If renting please state amount:  
Date moved in?

Y / N

Y / N

Previous addresses:  
**(To make up full 3 years)**

Postcode	
Own/Rent/Parental Home/Other	
Date moved in/ out?	

Postcode	
Own/Rent/Parental Home/Other	
Date moved in/ out?	

Status at this address:  
Date moved in/ out?

Voters Roll: Y / N

Voters Roll: Y / N

Next previous address:  
  
*Please continue on separate sheet if necessary*

Postcode	
Own/Rent/Parental Home/Other	
Date moved in/ out?	

Postcode	
Own/Rent/Parental Home/Other	
Date moved in/ out?	

Status at this address:  
Date moved in/ out?

Voters Roll: Y / N

Voters Roll: Y / N

Telephone number:  
*(including STD codes)*

Daytime (       )	
Evening (       )	
Mobile:	

Daytime (       )	
Evening (       )	
Mobile:	

Email address:

Number of Dependants

	Names/Ages:
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	Names/Ages:
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**Employment:**

What is your occupation?

Employment Status:

Employers Name

Length of employment?

Type of employment? Client

Partner

Previous occupation if less than 1 year/Length of service

Member of Employers Pension

Details of any current

Probationary period:

Employed earnings

**For Self Employed:**

Last 3 years net profits

Any other income?

**If Ltd Company:**

Income &amp; Expenditure

Monthly take home income

Total monthly outgoings

Net disposable income p.m.

**Budget for planning needs****Credit Problems –**

CCJ / Arrears/Loan default:

Been declared Bankrupt:

Failed to keep up repayments:

**Notes:**

Years	Months

Years	Months

Self-employed  Full-time Part-time  Contract Self-employed  Full-time Part-time  Contract 

Yes / No

Yes / No

£ Basic

£ Basic

£ Guaranteed/Overtime

£ Guaranteed/Overtime

£ Regular bonus/other

£ Regular bonus/other

Number of years accounts available:

£ Year 1

£ Year 2

£ Year 3

Percentage Owned: %

Current Net Profit:

How many directors?:

£

£

£

£

£

£

£

£

*Have you ever had:*

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**Mortgage Requirements:**

Are you: First time buyer  Re mortgaging  Buying a 2<sup>nd</sup> Property   
 Mover  Further advance  Equity Release

Details e.g. debt consolidation, business purposes, home improvements:

Address of property to be			
Mortgaged:			
Property Type:		<i>Unusual?</i>	
	Purchase Price: £	Valuation: £	
How much do you want to borrow?	£	Term? Years	Repayment/Interest Only

Do you have a deposit available?  Yes  No Amount £ Source:

Funds for Legals/costs available: £

Who will the borrower(s) be?  
*(yourself, your partner or joint)*

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**Details of existing mortgage:**

Amount of mortgage:	£	Lender:
Value of property:	£	Monthly payment:
Rate of interest:	%	Type fixed, variable, Tracker:
Do redemption penalties apply?	<input type="checkbox"/> No <input type="checkbox"/> Yes	Description:

Are you prepared to pay these penalties?  No  Yes Is your existing mortgage portable to a new property?  No  Yes

Who do you bank with?	
Time account held?	Years
Sort code / Acc No.	SC / / - Acc No:

**Commitments**

*What other loans do you have?*

	Name	Lender	Amount	Monthly payment	Term	Intend to repay on completion
Personal Loan			£	£		
Student Loan			£	£		
Hire Purchase			£	£		
Credit Cards			£	£		
Store Cards			£	£		
Maintenance Payments						
Other _____			£	£		

**Existing Buildings and Contents Insurance:**

Buildings Cover:		Premium £	Excess £	Company:
Contents Cover:		Premium £	Excess £	Company:

Amount of consecutive years no claim with insurer? \_\_\_\_\_ Approximate year of property construction? \_\_\_\_\_

<b>Attitude to Mortgage Risk</b>	<b>Client</b>	<b>Partner</b>
Are you concerned about the possibility of future interest rate movements?		
Do you require an upper limit on your mortgage costs for a specific period?		
Do you want to fix your mortgage costs for a certain period?		
Do you want a discount on your mortgage repayments in the early years?		
Do you require no tie-ins after a fixed/discounted/capped interest rate period?		
Do you require no early repayment charge on full or part repayment?		
Do you want no high percentage lending fee?		
Do you want the ability to vary repayment amount or take repayment holidays?		
Do you want the certainty of your mortgage being repaid at the end of the term?		
Do you want the certainty that the term of your mortgage matches your expected retirement age?		
Do you want to include the early redemption charge from an existing loan?		
How do you feel about the fees associated with a mortgage?		
Do you have a preference as to how you would like to pay the fees associated with your mortgage? (Upfront / Added to the loan upon completion) If added to the loan why:		
Is your income going to be self certified or fast track? If yes why?		
Interest only Mortgage – If yes why and how is the capital to be repaid?		

<b>Category</b>	<b>Duration</b>	<b>Description</b>
Cautious	Ensuring that the mortgage capital and interest is guaranteed to be repaid at the end of the term is important to the client. They are not prepared to take risks with their mortgage.	Capital Repayment
Medium	Part capital repayment, part Interest only. Client understands 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. Client understands that an investment backed repayment vehicle is required to repay the capital and that this may fluctuate to some extent. The client is prepared to take some risk for potential for return on investment	Split Mortgage (Capital Repayment/Interest Only + Investment backed repayment vehicle)
Medium/ Adventurous	The client understands that <u>only</u> the interest is being repaid on their mortgage, and that the capital will need to be repaid at the end of the term. Client understands that an investment backed repayment vehicle is required to repay the capital and that this may fluctuate to some extent. The client is prepared to take some risk for potential for return on investment.	Interest Only + Investment backed repayment vehicle.
Adventurous	The client is single with no dependants. The client is prepared to risk mortgage capital not being repaid at end of term, therefore property could be repossessed.	Interest Only with no repayment vehicle.

Priorities	Client 1 Priority	Client 2 Priority
New Mortgage		
Review Mortgages		

Attitude to Risk	Client 1 Attitude to Risk	Client 2 Attitude to Risk
New Mortgage		
Review Mortgages		

**Notes: To be continued overleaf if necessary**

The information provided will be treated in the strictest confidence and used to make recommendations in relation to your mortgage goals. It may or may not be held on computer for future marketing purposes. Additional information, in the form of identification documents, may be required to allow the Mortgage Advisor to comply with current regulations.

I understand that the recommendations will be based solely on the information given in this fact find (including any additional information overleaf) and any supplementary questionnaire(s) and that I have received a copy of the Advisor's Business Card and Mortgage and Insurance Terms.

Client name: .....

Signature: .....

Date: .....

Client name: .....

Signature: .....

Date: .....

Adviser name: .....

Signature: .....

Date: .....





