

MORTGAGE FACTFIND



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For office use only

Client(s) name	First Name	<input type="text"/>
	Surname	<input type="text"/>
Adviser name	<input type="text"/>	
Fact find completed by	<input type="text"/>	
Date fact find completed	<input type="text"/>	
Method of initial disclosure	<input type="checkbox"/> Verbal <input type="checkbox"/> Written <input type="checkbox"/> Verbal & Written <i>*select / delete as appropriate</i>	
Date disclosure made	<input type="text"/>	

Authorised and Regulated by the Financial Conduct Authority (FCA)

A) Personal Details

Core Details

	Client 1	Client 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Dr <input type="checkbox"/> Other	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Dr <input type="checkbox"/> Other
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous name(s) / reason(s) for change	<input type="text"/>	<input type="text"/>
Date of Change	<input type="text"/>	<input type="text"/>
Date of Birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Relationship to other applicant	<input type="text"/>	<input type="text"/>

Full postal address Include full 3 year address history with dates (use notes section A if required)	<input type="text"/>	<input type="text"/>
Residential status	<input type="text"/>	<input type="text"/>
Date move in to current address	<input type="text"/>	<input type="text"/>
Are you on the Electoral roll?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Contact details	Home <input type="text"/> Mobile <input type="text"/> Work <input type="text"/> email <input type="text"/>	Home <input type="text"/> Mobile <input type="text"/> Work <input type="text"/> email <input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Co-habiting <input type="checkbox"/> Married <input type="checkbox"/> Divorced / Separated	<input type="checkbox"/> Single <input type="checkbox"/> Co-habiting <input type="checkbox"/> Married <input type="checkbox"/> Divorced / Separated

Nationality	<input type="text"/>	<input type="text"/>
UK domiciled & UK tax resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No*	<input type="checkbox"/> Yes <input type="checkbox"/> No*

*provide details in the notes section to confirm residential / tax status

National Insurance number	<input type="text"/>	<input type="text"/>
Anticipated retirement age	<input type="text"/>	<input type="text"/>
Mothers Maiden name	<input type="text"/>	<input type="text"/>
Place of birth	<input type="text"/>	<input type="text"/>

Dependants

	Client 1	Client 2
Do you have any dependants?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Dependant's name	Date of birth	Financially dependent on	Relationship to client(s) & reason for dependency	Dependent until (date / age)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	<input type="text"/>	<input type="text"/>

Notes - Section A / 3 year address history – include dates and postcodes

PROFESSIONALS	Client 1	Client 2
SOLICITOR	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Name of person acting for you	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>
ACCOUNTANT	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Name of person acting for you	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>

B) Employment

Employment Details

	Client 1	Client 2
Job title	<input type="text"/>	<input type="text"/>
Industry in which employed	<input type="text"/>	<input type="text"/>
Status	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> House Person <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Other	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> House Person <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Other
Contract basis? If yes, give full details and dates in Notes section B	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract
Hours worked	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time - Hours Worked <input type="checkbox"/> Zero hours Contract	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time - Hours Worked <input type="checkbox"/> Zero hours Contract
Start date (if within last 12 months, provide relevant details of previous employment in notes section B)	<input type="text"/>	<input type="text"/>
Are you in a probationary period? If yes, when does this end?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="text"/>
Employer	<input type="text"/>	<input type="text"/>
Employer's full name and address:	<input type="text"/>	<input type="text"/>
Telephone number:	<input type="text"/>	<input type="text"/>
Are you a member of a workplace pension? If 'yes', provide details – including retirement age & expected pension income. If 'no', why not?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>

Notes – Section B

C) Income Details

		Client 1	Client 2	Joint
Employed Income:				
A	Gross basic salary	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
B	Additional guaranteed income (gross) (overtime, bonuses etc.)	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
C	Additional regular income (gross)(overtime, bonuses etc.)	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
D	Other earned income (gross)	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
TOTAL (A+B+C+D)		£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input style="width: 100%;" type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
Can the total income shown be verified?		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

* delete as appropriate

Self Employed / Ltd Company/ Partnership /Sole Trader LLP:	<input style="width: 100%; height: 20px;" type="text"/>		
Start date of business	<input style="width: 100%; height: 20px;" type="text"/>		
If a Limited Company, state % of shares owned.	<input style="width: 100%; height: 20px;" type="text"/>		
If a partnership, state partnership %	<input style="width: 100%; height: 20px;" type="text"/>		
Are accounts available?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of years accounts available	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Trading year end date (i.e. April)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Sole Trader – provide last 3 years net profit figures (Year 3 being latest year)			
Year 3	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Year 2	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Year 1	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Ltd Company - provide last 3 years Salary, Dividends and Net Profits (Year 3 being latest year)			
Year 3:	<input style="width: 100%; height: 20px;" type="text"/>		
Salary	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Net Profit	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Dividends	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>

Year 2:			
Salary	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Net Profit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Dividends	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Year 1:			
Salary	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Net Profit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Dividends	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Other Income			
Pension	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
Rental	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
State benefits – Please specify	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
Maintenance – Court order? <input type="checkbox"/> Yes <input type="checkbox"/> No	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
Direct to Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Other – Please specify <input type="text"/>	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
TOTAL	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a	£ <input type="text"/> <input type="checkbox"/> p/m <input type="checkbox"/> p/a
Can the total income shown be verified?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

*delete as appropriate

TOTAL GROSS ANNUAL INCOME	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
TOTAL NET ANNUAL INCOME	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Do you expect your income change significantly within the foreseeable future (3 to 7 years)?	
Approximate timescale	<input type="text"/>
Amount	£ <input type="text"/>

Reason(s)	
Notes – Section C <i>The following documents are required to verify the income being declared: Last 3 months payslips / latest P60 / Bank Statements / Copies of signed accounts / SA302s (HMRC summary of income document)</i>	

BANK DETAILS	Client 1	Client 2
Who do you bank with?		
Account Name		
Account Number		
Sort Code		
How long have you been with your main bank?		

D) Credit History

	Client 1	Client 2
Do you have any known adverse credit history?	<input type="checkbox"/> Yes* <input type="checkbox"/> No	<input type="checkbox"/> Yes* <input type="checkbox"/> No

**please provide details below*

Client 1

<input type="checkbox"/> Loan application refused <input type="checkbox"/> Payment arrears – loan or rent <input type="checkbox"/> Loan default		<input type="checkbox"/> Existing payment agreement <input type="checkbox"/> Declared bankrupt <input type="checkbox"/> CCJ (current) <input type="checkbox"/> CCJ (settled)	
Creditor			
Original loan amount	£		
Date 'event' commenced			
Date 'event' concluded			

Client 2

<input type="checkbox"/> Loan application refused <input type="checkbox"/> Payment arrears – loan or rent <input type="checkbox"/> Loan default		<input type="checkbox"/> Existing payment agreement <input type="checkbox"/> Declared bankrupt <input type="checkbox"/> CCJ (current) <input type="checkbox"/> CCJ (settled)	
Creditor			
Original loan amount	£		
Date 'event' commenced			
Date 'event' concluded			

Notes – Section D – Include details and circumstances/reasons for any credit issues:

E) Current Mortgage Details

	Client 1	Client 2
Do you have any existing mortgages in place?	<input type="checkbox"/> Yes* <input type="checkbox"/> No	<input type="checkbox"/> Yes* <input type="checkbox"/> No

**Please provide details below*

	Residential Mortgage (1)	Residential Mortgage (2)
Owner	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint
Tenancy basis	<input type="checkbox"/> Joint Tennants <input type="checkbox"/> Sole Tennants <input type="checkbox"/> Tenants in Common	<input type="checkbox"/> Joint Tennants <input type="checkbox"/> Sole Tennants <input type="checkbox"/> Tenants in Common
If Tenants in Common, what is the split?	Client 1 % <input style="width: 40px;" type="text"/> Client 2 % <input style="width: 40px;" type="text"/>	Client 1 % <input style="width: 40px;" type="text"/> Client 2 % <input style="width: 40px;" type="text"/>
Lender	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Mortgage account number/s	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Property value	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Outstanding loan	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Monthly mortgage payment	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
Date mortgage started	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Original term of mortgage	<input style="width: 80%;" type="text"/> Years	<input style="width: 80%;" type="text"/> Years
Term remaining	<input style="width: 80%;" type="text"/> Years	<input style="width: 80%;" type="text"/> Years
Current rate of interest	% <input style="width: 80%;" type="text"/>	% <input style="width: 80%;" type="text"/>

Product	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Capped <input type="checkbox"/> Discount <input type="checkbox"/> Tracker	<input type="checkbox"/> Flexible <input type="checkbox"/> LIBOR <input type="checkbox"/> Base Rate <input type="checkbox"/> Offset	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Capped <input type="checkbox"/> Discount <input type="checkbox"/> Tracker	<input type="checkbox"/> Flexible <input type="checkbox"/> LIBOR <input type="checkbox"/> Base Rate <input type="checkbox"/> Offset
Deal expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Redemption penalties? * If yes, current redemption figure	<input type="checkbox"/> Yes* <input type="checkbox"/> No £ <input type="text"/>	<input type="checkbox"/> Yes* <input type="checkbox"/> No £ <input type="text"/>	<input type="text"/>	<input type="text"/>
Redemption expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment type	<input type="checkbox"/> Capital & Interest Split % <input type="text"/>	<input type="checkbox"/> Combined <input type="checkbox"/> Interest Only	<input type="checkbox"/> Capital & Interest Split % <input type="text"/>	<input type="checkbox"/> Combined <input type="checkbox"/> Interest Only
Is current repayment strategy on track to fully repay the loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Are you prepared to pay penalties if you transfer / repay current mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

* Please provide details in notes section E

Do you have any non-residential mortgages e.g. buy to let?	<input type="checkbox"/> Yes* <input type="checkbox"/> No
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* Please provide details in notes section E. If more than one property please ask for a Property Portfolio Schedule

Notes – Section E

F) Current Assets & Liabilities

Summary – Current Assets

	Client 1	Client 2	Joint
Residential property	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investments – non mortgage related	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investments – mortgage related	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Pensions	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Cash savings	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

	Client 1	Client 2	Joint
Emergency Fund (excluding costs set aside for new borrowing i.e. deposit / legal costs etc.)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Business assets	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other assets	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total assets	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Summary – Current Liabilities

	Client 1	Client 2	Joint
Outstanding mortgage (main residence)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Outstanding mortgage (any other property)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Credit / store cards	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Overdraft	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Loans/HP	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other lending (please provide details)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total liabilities	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Net position (assets minus liabilities)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Detailed Breakdown – Current Liabilities

Credit / store cards details:

Provider	Card Owner	Amount O/S	Min monthly payment	Interest rate %	Introductory rate?	End date (if relevant)
<input type="text"/>	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£ <input type="text"/>	£ <input type="text"/>	% <input type="text"/>	<input type="checkbox"/> Yes* <input type="checkbox"/> No	<input type="text"/>

Provider	Card Owner	Amount O/S	Min monthly payment	Interest rate %	Introductory rate?	End date (if relevant)
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£	%	<input type="checkbox"/> Yes* <input type="checkbox"/> No	
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£	%	<input type="checkbox"/> Yes* <input type="checkbox"/> No	

*Please provide details in notes section F

Loans / HP details:

Provider	Loan Owner	Amount O/S	Monthly cost	Repayment date	Purpose	Secured loan?
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£			<input type="checkbox"/> Yes* <input type="checkbox"/> No
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£			<input type="checkbox"/> Yes* <input type="checkbox"/> No
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£			<input type="checkbox"/> Yes* <input type="checkbox"/> No

*Please provide details in notes section F

Overdraft details:

Provider	Loan Owner	Amount overdrawn	Overdraft limit	Monthly cost	Secured loan?
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£	£	<input type="checkbox"/> Yes* <input type="checkbox"/> No
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£	£	<input type="checkbox"/> Yes* <input type="checkbox"/> No
	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	£	£	£	<input type="checkbox"/> Yes* <input type="checkbox"/> No

*Please provide details in notes section F

Notes – Section F

Protection Details

Existing Policies Held

Cover type/Critical cover included?	Policy owner	Level or decreasing?	Sum assured	Maturity date	Premium	Purpose
<input type="text"/> <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>

Employee Benefits

	Private Medical Insurance	Life Cover/Death in Service Benefit	Sickness Benefit Full pay/Half pay – how long for?
Client 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Client 2	<input type="text"/>	<input type="text"/>	<input type="text"/>

Health & Lifestyle

	Client 1	Client 2
Do you smoke?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any pre-existing Medical conditions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Savings and Investments

	Client 1	Client 2
Please give details of any savings i.e. ISAs/Endowment Policies/Bonds/Money on Deposit	<input type="text"/>	<input type="text"/>

G) Property to be Mortgaged

Will this be the only property you will own?	Client 1 <input type="checkbox"/> Yes <input type="checkbox"/> No Client 2 <input type="checkbox"/> Yes <input type="checkbox"/> No
Will this be your main residence?	Client 1 <input type="checkbox"/> Yes <input type="checkbox"/> No Client 2 <input type="checkbox"/> Yes <input type="checkbox"/> No
Full address of property to be mortgaged	<div style="border: 1px solid black; height: 60px;"></div>
What type of property is this?	<input type="checkbox"/> Detached House <input type="checkbox"/> Converted Flat <input type="checkbox"/> Terraced House <input type="checkbox"/> Purpose-built Flat <input type="checkbox"/> Converted Maisonette <input type="checkbox"/> Detached Bungalow <input type="checkbox"/> Semi-detached House <input type="checkbox"/> Ex Local Authority <input type="checkbox"/> Commercial <input type="checkbox"/> Semi-detached Bungalow <input type="checkbox"/> Self build <input type="checkbox"/> Purpose-built Maisonette
	If a flat: Which floor is the flat on <input style="width: 50px;" type="text"/> Number of flats in the block <input style="width: 50px;" type="text"/> Are there any lifts <input style="width: 50px;" type="text"/> Number of floors in the block <input style="width: 50px;" type="text"/> Annual ground rent and maintenance charges <input style="width: 100px;" type="text"/>
Is the property freehold or leasehold?	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold Years left on Lease if Leasehold <input style="width: 50px;" type="text"/>
Current value of property	£ <input style="width: 100px;" type="text"/>
Purchase price	£ <input style="width: 100px;" type="text"/>
Year built	<input style="width: 100px;" type="text"/>
Is the building made of non-standard materials?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the property suffered from subsidence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property in a flood risk area?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Please provide details in notes section G*

Notes – Section G

2) Further advance (non-business purposes):

Reason(s) and breakdown for additional borrowing

3) Right to Buy:

Which local Council is the property being purchased from?

What discount is being offered?

£

Will you be using the whole discount as a deposit?

Yes No

Have the RTB 125 papers been received?

Yes No

4) Shared Ownership Scheme/Shared Equity Scheme

Please provide details of scheme

5) Buy to Let

Expected gross rental income

£

Type of tenants – if known

House in Multiple Occupation (HMO)

For Re-mortgage only:

Date of purchase

Original Price £

Original Loan £

Notes – Section H

I) Key Information – New Mortgage

What type of mortgage would you prefer?	<input type="checkbox"/> Capital & Interest <input type="checkbox"/> Combination <input type="checkbox"/> Interest only % of interest only <input style="width: 50px;" type="text"/>
Reason(s) for choice - Note - Some lenders will not accept new interest only mortgages on any basis	
<input type="checkbox"/> Capital & Interest	I don't want to take any risk with my mortgage. Assuming I make all the required mortgage payments the loan is guaranteed to be repaid at the end of the term.
<input type="checkbox"/> Combination	I am prepared to take some risk with some of my mortgage. For the 'capital & interest' portion of the loan, assuming I make all the required mortgage payments, the loan is guaranteed to be repaid at the end of the term. For the 'interest only' portion, only interest payments will be made to the lender throughout the mortgage term, so at the end of the term this portion of the loan will remain outstanding. Unless I have sufficient capital from elsewhere to enable me to repay this portion of the loan I may have to sell the property, or else the lender will repossess it.
<input type="checkbox"/> Interest only	I am prepared to take some risk with the whole of my mortgage. Throughout the mortgage term only interest payments will be made to the lender, so at the end of the term the full loan will remain outstanding. Unless I have sufficient capital from elsewhere to enable me to repay the loan I may have to sell the property, or else the lender will repossess it.
If any element is 'interest only' - provide details of the proposed repayment strategy to be used to repay this loan. <i>We will check that your strategy will be acceptable before making a recommendation.</i>	<div style="border: 1px solid black; padding: 5px; min-height: 60px;"> <div style="text-align: right; margin-bottom: 5px;">Proposed repayment strategy</div> </div>

How important to you are the product features below?

	Not important	Quite important	Very important
An upper limit on your mortgage costs for a specific period	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale <input style="width: 90%;" type="text"/>			
To fix your mortgage costs for a certain period	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale <input style="width: 90%;" type="text"/>			
A discount on your mortgage repayments in the early years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale <input style="width: 90%;" type="text"/>			
The interest rate on your mortgage moves in line with an external index such as the Bank of England base rate, rather than the lender's own variable rate (known as a 'tracker')	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale <input style="width: 90%;" type="text"/>			
Access to an initial cash sum (known as 'cashback')	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Not important	Quite important	Very important
Reason(s) & timescale			
No early repayment charge on full or part repayment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
No tie-in after a fixed, discounted or capped interest rate period ends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
The ability to make overpayments or pay off the whole mortgage, without early repayment charges, should you have the funds to do so. If you are expecting any lump sums in the future please clarify when and how much in notes section I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
Keeping initial fees and other mortgage costs to a minimum but paying a higher interest rate (e.g. no higher lending charge, low arrangement fees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
Speed of mortgage offer / completion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
Ability to add charges / fees to the loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
Payment flexibility i.e. the ability to increase / reduce the repayment amount / take repayment holidays	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
Ability to offset your mortgage against your savings and / or to link your mortgage to your current account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
To avoid a higher lending charge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
To pay the lowest amount possible over a specific number of years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			
Having a low annual percentage (APR)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason(s) & timescale			

Notes – Section I

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J) Expenditure (current & future)

Lenders will require detailed information of your regular expenditure to assist in them assessing affordability. Please complete the separate one page Budget Planner.

Surplus Income

Total monthly net income (from Budget Planner)	£ <input type="text"/>
Total monthly future expenditure (from Budget Planner)	£ <input type="text"/>
Surplus income <i>(net monthly income less total future monthly outgoings)</i>	£ <input type="text"/>

Notes – Section J

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K) Wills and Estate

	Client 1	Client 2
Have you made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of will(s)	<input type="text"/>	<input type="text"/>
Have your circumstances changed since last updating your will e.g. divorce / remarried	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your will reflect your current wishes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Notes – Section K

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Additional notes or comments

Client Declarations (please read carefully and then sign and date below)

I / we confirm that the information I / we have provided is, to the best of my /our knowledge correct. I / we have provided this information understanding that it is used to form the basis of any advice and recommendation(s) made to me / us and that I / we am not under any obligation to take up any recommendation(s) made.

I / we understand that recommendations may be made which involve a regular financial commitment and/or the investment of capital. Accordingly, I / we understand that I / we must be sure of the ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies which may require access to funds.

I / we understand that I / we need to provide full information for the relevant area of advice to enable the adviser to make appropriate recommendations and that if any relevant information is withheld; it could have an effect on the recommendation(s) made.

NB: Please understand that Hyde Associates Ltd reserve the right to decline to give advice if full relevant information is not provided.

ADDITIONAL CLIENT DECLARATION (Please leave this box checked if the following is applicable)

PERMISSION TO MAKE CONTACT IN THE FUTURE

We would like to contact you from time to time by telephone or other interactive means to discuss your mortgage arrangements. This will enable us to ensure your mortgage is suitable for you at all times, remind you when any special introductory rates you may have are due to end and to check you are happy with your mortgage. In order for us to do this, we need to obtain permission from you.

By ticking the above box, you understand you are giving your permission for us to contact you by telephone or other interactive means when we deem necessary regarding your mortgage arrangements.

Data Protection Act 1998

Where mortgage business services are provided to Hyde Associates Ltd. by third parties then circumstances may arise which warrant the disclosure of more than just your basic details.

On these occasions such as processing business and obtaining compliance and regulatory advice you agree that personal information held by Hyde Associates Ltd. may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically and by other mediums e.g. post, fax, e-mail.

You also agree that we, or any relevant third party, may contact you in future by any means of communication that we consider appropriate at the time and at all times respect confidentiality.

Records all your business transactions are kept for a minimum of six years. You (or your agents) may inspect Contract Notes, vouchers and entries in books or computerized records. We treat all clients' records as confidential though we reserve the right to give you copies of your particular record rather than allow access to files containing records about other clients.

You have a right to access under the Data Protection Act 1998 to your personal records held on our files, but we reserve the right to charge a maximum fee of £10 chargeable in the terms of the Data Protections Act 1998.

I/We confirm that the personal and confidential information provided by me/us can be disclosed by the mortgage consultant for the purposes of arranging a mortgage on my/our behalf and that I/We have read this completed questionnaire before signing below.

First Applicant's signature

Second Applicant's signature

Date

Date

I confirm that the applicant(s) have read and agreed the information recorded before signing above.

I also confirm that I have provided the applicant(s) with an Initial Disclosure Document (IDD)

Consultant

Consultants Signature

Date

FCA Number : 300837

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

The information that you have provided may be disclosed to a Licensed Credit 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 occasional tracing and fraud prevention.