



ARRANGING THE RIGHT MORTGAGE FOR YOU

Mortgage Fact Find

For most people their mortgage will be their largest financial commitment.

LFP believe that it is important that your mortgage is relevant to both your needs and your personal circumstances.

In order to provide you with mortgage advice we need to understand your requirements and objectives.

By completing this confidential questionnaire we can help you to obtain the right mortgage deal.

Please note that we will base our recommendations on the information provided by you in this questionnaire and we therefore ask that the information that you provide is as full and accurate as possible.

Client Name:

LFP Asset Management - Independent Financial Guidance

Advisor/ Consultant Name	Client Reference	Date of Fact Find

Applicant Details		
	First Applicant	Second Applicant
Title	<input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female
Surname		
First Name(s)		
Previous Name(s)		
Nationality		
Date of birth (dd/mm/yyyy)		
Marital Status		
Applicant's Relationship		
Dependants	Number <input type="text"/> Ages <input type="text"/>	Number <input type="text"/> Ages <input type="text"/>
Current Address	Flat No. <input type="text"/> House No. <input type="text"/> House Name <input type="text"/> Address line 1 <input type="text"/> Address line 2 <input type="text"/> Postal Town <input type="text"/> County <input type="text"/> Post Code <input type="text"/>	Flat No. <input type="text"/> House No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post Code <input type="text"/>
Daytime telephone		
Evening telephone		
Email address		
Residential Status	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With parents	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With parents
Purpose of mortgage	<input type="checkbox"/> First time buyer	<input type="checkbox"/> Purchase <input type="checkbox"/> Remortgage
	<input type="checkbox"/> Right to buy	<input type="checkbox"/> Buy to let <input type="checkbox"/> Shared ownership
	<input type="checkbox"/> Capital raising	<input type="checkbox"/> Let to buy <input type="checkbox"/> Debt consolidation
Method of repayment	<input type="checkbox"/> Capital interest	<input type="checkbox"/> Interest only <input type="checkbox"/> Other

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

Income Details		
	First Applicant	Second Applicant
Occupation		
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Director % shareholding <input type="text"/> <input type="checkbox"/> Pensioner <input type="checkbox"/> Houseperson <input type="checkbox"/> Invalidity / Sickness benefit <input type="checkbox"/> Contractor <input type="checkbox"/> Other (Details) <input type="text"/>	<input type="checkbox"/> Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Director % shareholding <input type="text"/> <input type="checkbox"/> Pensioner <input type="checkbox"/> Houseperson <input type="checkbox"/> Invalidity / Sickness benefit <input type="checkbox"/> Contractor <input type="checkbox"/> Other (Details) <input type="text"/>
Is your job?	<input type="checkbox"/> Full time <input type="checkbox"/> Part Time	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Is your employment contract?	<input type="checkbox"/> Permanent <input type="checkbox"/> Ren. Contract <input type="checkbox"/> Temp	<input type="checkbox"/> Permanent <input type="checkbox"/> Ren. Contract <input type="checkbox"/> Temp
If contractor then	Contract length (months) <input type="text"/> Contract end date <input type="text"/>	Contract length (months) <input type="text"/> Contract end date <input type="text"/>
Time in employment	Current job <input type="text"/> yrs <input type="text"/> months Continuous <input type="text"/> yrs <input type="text"/> months	Current job <input type="text"/> yrs <input type="text"/> months Continuous <input type="text"/> yrs <input type="text"/> months
Employed Income p.a. Basic salary	£ <input type="text"/> frequency of <input type="text"/> pay	£ <input type="text"/> frequency of <input type="text"/> pay
Guaranteed additional (overtime, bonus etc)	£ <input type="text"/> pa	£ <input type="text"/> pa
Regular additional (overtime, bonus etc)	£ <input type="text"/> pa	£ <input type="text"/> pa
Other income (specify)		
Expected retirement age	<input type="text"/> Years	<input type="text"/> Years
Self employed Income p.a	<input type="text"/> Accounts available for (yrs) Net profits last year £ <input type="text"/> Previous year £ <input type="text"/> Year before that £ <input type="text"/>	<input type="text"/> Accounts available for (yrs) Net profits last year £ <input type="text"/> Previous year £ <input type="text"/> Year before that £ <input type="text"/>
Other income p.a (Give amounts and details)		

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Budget Planner

Net Monthly Income

Main Income	<input type="text"/>
Second Income	<input type="text"/>
Additional Earned Income	<input type="text"/>
Investment Income	<input type="text"/>
Pension	<input type="text"/>
State Benefits	<input type="text"/>
Maintenance	<input type="text"/>
Investment Income	<input type="text"/>
A. Total Monthly Income	<input type="text"/>
A less B = Surplus/ (Deficit)	<input type="text"/>

Monthly Outgoings

Mortgage/ Rent	<input type="text"/>
Housekeeping	<input type="text"/>
Council Tax	<input type="text"/>
Telephone	<input type="text"/>
Loans/Hire Purchase	<input type="text"/>
Electricity/Gas/Oil	<input type="text"/>
Credit/Store Cards	<input type="text"/>
Savings Plans	<input type="text"/>
Other Expenses	<input type="text"/>
B. Total Expenditure	<input type="text"/>

I/We are aware that taking on new/additional financial commitments of any kind, during the period of the mortgage where I/We have not received any corresponding increase in income, could affect the ability to meet the mortgage payments as they fall due, and that my/our home will be at risk if I/We fail to maintain the mortgage payments.

First Applicant's signature	Second Applicant's signature
Date	Date

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Financial Details

Please list any outstanding debts and regular outgoings. Include loans, HP agreements, credit cards, store cards, catalogues, mail orders, over drafts, childcare and maintenance payments. If the applicant intends to redeem any of these prior to completion, please state "redeem" in the final payment box.

First Applicant

Second Applicant

Purpose	Monthly Payment	Current Balance	Final Payment Date	Purpose	Monthly Payment	Current Balance	Final Payment Date
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Unsecured Loans

Secured Loans

	First Applicant	Second Applicant
Any of the above to be added to mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total Amount	£ <input type="text"/>	£ <input type="text"/>
Accident, Sickness and Unemployment Insurance Cover	£ <input type="text"/>	£ <input type="text"/>
Amount per month?	<input type="text"/>	<input type="text"/>
Type?	<input type="text"/>	<input type="text"/>
After how many weeks?	<input type="text"/>	<input type="text"/>
Critical Illness	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount?	£ <input type="text"/>	£ <input type="text"/>
Type	<input type="checkbox"/> Level <input type="checkbox"/> Reducing	<input type="checkbox"/> Level <input type="checkbox"/> Reducing
Life Assurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount of cover	£ <input type="text"/>	£ <input type="text"/>
Type	<input type="checkbox"/> Level <input type="checkbox"/> Reducing	<input type="checkbox"/> Level <input type="checkbox"/> Reducing
Endowment Policy	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount of cover	£ <input type="text"/> Premium £ <input type="text"/>	£ <input type="text"/> Premium £ <input type="text"/>
Maturity date	<input type="text"/> Value £ <input type="text"/>	<input type="text"/> Value £ <input type="text"/>

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Adverse Credit: First Applicant				
Adverse Type	Amount (£)	Date Registered	Satisfied	Reason

Adverse Credit: Second Applicant				
Adverse Type	Amount (£)	Date Registered	Satisfied	Reason

Notes

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Current Mortgage Details		
	First Applicant	Second Applicant
Current Lender		
Term Remaining (years)		
Repayment Method	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part interest only, part repayment	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part interest only, part repayment
Capital Balance Outstanding	A. £ <input type="text"/>	A. £ <input type="text"/>
Redemption Penalty Amount	B. £ <input type="text"/>	B. £ <input type="text"/>
Repayable on Redemption	A + B. £ <input type="text"/>	A + B. £ <input type="text"/>
Prepared to pay penalty on transfer (if applicable)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current Rate Payment Amount	<input type="text"/> % £ <input type="text"/> per month	<input type="text"/> % £ <input type="text"/> per month
Interest Rate Type	<input type="checkbox"/> Variable <input type="checkbox"/> Discount <input type="checkbox"/> Capped <input type="checkbox"/> Fixed <input type="checkbox"/> Tracker <input type="checkbox"/> LIBOR <input type="checkbox"/> Flexible Other <input type="text"/>	<input type="checkbox"/> Variable <input type="checkbox"/> Discount <input type="checkbox"/> Capped <input type="checkbox"/> Fixed <input type="checkbox"/> Tracker <input type="checkbox"/> LIBOR <input type="checkbox"/> Flexible Other <input type="text"/>
Date end of preferential / discount period		
Is current mortgage portable to a new property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If selling, what is the sale price?	£ <input type="text"/>	£ <input type="text"/>

Buy To Let	
Do you have any investment properties? (if so, how many)	<input type="checkbox"/> Yes <input type="checkbox"/> No Number <input type="text"/>
Please give the estimated rental value	<input type="text"/>

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Key information about your requirements	
Is your income expected to increase significantly within the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your expenditure expected to increase significantly within the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you planning to repay some or all of your mortgage within the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you planning to move home in the foreseeable future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Which of the following features are most important to you:	
An upper limit on the mortgage costs for a specific period	<input type="checkbox"/> Yes <input type="checkbox"/> No
To fix mortgage costs for a certain period	<input type="checkbox"/> Yes <input type="checkbox"/> No
Access to an initial cash sum (a Cashback)	<input type="checkbox"/> Yes <input type="checkbox"/> No
A discount on the mortgage repayments in the early years	<input type="checkbox"/> Yes <input type="checkbox"/> No
No early repayment charges on full or part redemption	<input type="checkbox"/> Yes <input type="checkbox"/> No
No tie-in after any fixed, discounted or capped interest rate	<input type="checkbox"/> Yes <input type="checkbox"/> No
No higher lending charge	<input type="checkbox"/> Yes <input type="checkbox"/> No
Speed of mortgage completion	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ability to add fees to the loan	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ability to vary the repayment amount or take repayment holidays	<input type="checkbox"/> Yes <input type="checkbox"/> No
Concern about possibility of future interest rate movements	<input type="checkbox"/> Yes <input type="checkbox"/> No
Want the certainty of your mortgage being repaid at the end of the term	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are comfortable if all or part of the mortgage capital is repaid from the proceeds of a savings product or other repayment vehicle	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do the you require:	
Payment Protection Insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, how much cover?	£ <input type="text"/>
Do you require a quotation for buildings and contents insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you require a quotation for life insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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Declarations

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

I/we agree that the Fact find is a true record of my/or discussions and that this information is true to the best of my/ our knowledge. I/we accept that this Fact find relates only to mortgages and is not a Fact find for investment advice regulated under the Financial Services and Markets Act.

Data Protection

We will treat all your personal information as private and confidential (even when you are no longer a customer), except where disclosure is made at your request or with your consent in relation to arranging your mortgage. We would also explain that you have a right of access under the Data Protection Act 1998 to your personal records held on our files. We would advise you that your files may be submitted to the Financial Service Authority for compliance monitoring and no other purpose.

LFP may periodically issue information and newsletters to clients in paper based and electronic format (eg: e-mail or SMS txt messages), to inform them about new opportunities, case updates and product changes. If you wish to be excluded from our mailing list please tick here []

I confirm that the personal and confidential information provided by me/ us can be disclosed by the firm for the purposes of arranging a mortgage on my/ our behalf and that I/ we have read this completed Fact find before signing now.

First Applicant's signature**Second Applicant's signature**

Date

Date

Advisor/ Consultant's Statement

I confirm that the applicant(s) have read and agreed the information recorded before signing above and that a copy of this form is available to them on request.

I also confirm that I have provided the applicants with a copy of my firm's Initial Disclosure Document and Terms of Business statement.

Advisor / Consultant Name**Advisor / Consultant Signature****Date**

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