

i-Mortgage Services Limited

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MORTGAGE FACTFIND/MORTGAGE QUESTIONNAIRE

Please answer each question fully and carefully before checking the form and signing the declaration.

APPLICANT DETAILS		
	FIRST APPLICANT	SECOND APPLICANT
Title – SURNAME - Forename(s)		
Date of birth	/ /	/ /
Smoker?	Yes/No	Yes/No
Relationship to other Applicant		
Dependants	Yes / No Ages	Yes / No Ages
Current address		
Postcode		
Current residential status	Owner/ Tenant/ LWP/ Other	Owner/ Tenant/ LWP/ Other
If renting, how much do you pay?	£ per week/ month	£ per week/ month
Are you on the electoral roll there?	Yes / No	Yes / No
Length of time at current address	Yrs Mths	Yrs Mths
Previous address(es) if less than 3 years (Detail other addresses on page 5 if necessary)		
Postcode		
Telephone numbers: Home: Work: Mobile: e-mail: Fax:		H) W) M) e) F)
each applicant is to tick as applicable Category of Applicant:-	First time Buyer ___ ___ Mover ___ ___ Re-mortgaging ___ ___ Right to Buy ___ ___ Buy-to-Let ___ ___	Let-to-Buy ___ ___ Shared Ownership Scheme Yes/No Borrowing an Additional amount Yes/No
Are you are borrowing an additional amount? How much? What is this for?	Yes/No £	Yes/No £
Are there any foreseeable changes to your circumstances? If Yes, what are they?	Yes/No	Yes/No

MORTGAGE FACTFIND/MORTGAGE QUESTIONNAIRE

APPLICANT DETAILS		
	FIRST APPLICANT	SECOND APPLICANT
Occupation: Employment status - are you?	Employed / Self-employed / Director / contract worker / permanent / temporary / part time / pensioner / other	Employed / Self-employed / Director / contract worker / permanent / temporary / part time / pensioner / other
If 'other' give details		
Time in current employment	Yrs Mths	Yrs Mths
Details of probationary period, if any		
If employed less than 1 year – Detail: - Your previous occupation, Employer, Dates of employment.		
If employed:		
Basic salary p.a.	£	£
Guaranteed additional p.a. (overtime, bonus, etc.).	£	£
Regular additional p.a. (overtime, bonus, etc.).	£	£
Other Income (please specify)	£	£
Your expected retirement age		
Details of any other income (e.g. pensions, rental, investment, state benefits, allowances)		
If self-employed – number of years' accounts available.		
Net profit last year	£	£
Previous year	£	£
Year before that	£	£
Do you have chartered/certified accountants?	Yes/No	Yes/No
FINANCIAL DETAILS		
Please provide further details on Page 5 if necessary.		
Do you have any credit cards?	Yes/No	Yes/No
Total amounts outstanding	£	£
Do you repay the full amount each month?	Yes/No	Yes/No
Do you have any hire purchase, loans or rental agreements?	Yes/No	Yes/No
If 'Yes', how many?		
Regular repayment amount(s)	£ per month	£ per month
Amounts outstanding.	£	£
Number of months remaining		
Are any of the above amounts outstanding to be added to the mortgage advance?	Yes/No	Yes/No
If 'Yes', provide details:-	£ bal. outstanding £ mthly repayments	£ bal. outstanding £ mthly repayments

MORTGAGE FACTFIND/MORTGAGE QUESTIONNAIRE

FINANCIAL DETAILS		
Do/Will you have any funds available to reduce the mortgage advance in the future? If 'Yes', how much and when ? (provide details on Page 5 if necessary)	Yes / No £	Yes / No £
Are you making any child maintenance or alimony payments? If so, how much	Yes / No £ per	Yes / No £ per
In the event of serious illness :- Could you continue paying your financial commitments? Will you still receive any regular income? If Yes - how much will you receive? Where from? Do you have any critical illness or unemployment insurance?	Yes / No Yes / No £ Yes / No	Yes / No Yes / No £ Yes / No
Do you have an Endowment policy? If 'Yes', name of provider Monthly premium Start date Maturity date Maturity value (if known) Current Value (if known)	Yes / No £ / / / / £ £	Yes / No £ / / / / £ £
Have you ever had a mortgage or a loan application refused ?	Yes/No	Yes/No
Have you ever had a judgement for debt or a loan default registered against you?	Yes/No	Yes/No
Have you ever been declared bankrupt or made an arrangement with your creditors?	Yes/No	Yes/No
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?	Yes/ No	Yes/ No
N.B: If you answered "YES" to any of the above, please give details on page 5 (identifying the lender, the dates applicable, any amounts involved and whether satisfied).		

MORTGAGE FACTFIND/MORTGAGE QUESTIONNAIRE

CURRENT MORTGAGE DETAILS		
	FIRST APPLICANT	SECOND APPLICANT
a) Lender Account Number		
b) Amount of Loan outstanding	£	£
c) Term remaining	Years	Years
d) Repayment method	Interest only C & I repayment	Interest only C & I repayment
e) Current rate and amount	% £ per month	% £ per month
f) Interest rate type if 2, 3 or 4 applies, when does rate end?	1.Variable 2. Discounted 3.Capped 4. Fixed	1.Variable 2. Discount 3.Capped 4. Fixed
g) If selling, what is the sale price?	£	£
h) Are there any penalties if you transfer or repay your existing mortgage now? If 'Yes', how much? Ending when?	Interest Yes/No Cash back Yes/No £	Interest Yes/No Cash back Yes/No £
i) Are you prepared to pay any penalties if you transfer or repay your current mortgage?	Yes/No	Yes/No
j) Are your current mortgage terms portable to a new property?	Yes/No	Yes/No
k) Do you have any other mortgages? If yes please provide details on page 5	Yes/No	Yes/No

PROPERTY TO BE MORTGAGED		
	FIRST APPLICANT	SECOND APPLICANT
Address of property to be mortgaged:		
Postcode		
Price of Purchase property.	£	
Estimated Value	£	
Loan size required?	£	
Over what term?	Years	
Do you wish to add fees?	Yes / No	
If "Yes" how much?	£	
Property type: Freehold / Leasehold / Feuhold / House / Bungalow / Flat / Maisonette/ Ex Local Authority / Purpose Built / Converted		
Do you have the funds available to complete this transaction?	Yes / No	
Amount of funds available	£	
Source of funds available		
Is the vendor/builder paying your deposit?	Yes / No	

MORTGAGE FACTFIND/MORTGAGE QUESTIONNAIRE

PROPERTY TO BE MORTGAGED	
If you are purchasing under Right to Buy legislation: a) OMV b) Discounted value c) Are you borrowing more than the purchase price? If 'Yes', please provide approximate cost and brief details	Yes/No/N/a £ £ Yes/No
If you are buying on a Shared Ownership scheme: a) percentage of property to be purchased b) Which shared Ownership body are you buying from?	Yes/No/N/a %
Are any home improvements planned? If 'Yes', please provide brief details and approximate costs	Yes/No

ADDITIONAL INFORMATION

MORTGAGE FACTFIND/MORTGAGE QUESTIONNAIRE

Key Information about the type of mortgage applicable to you

In order to give you a high standard of service, we need to understand your requirements, attitudes and objectives to help us to provide you with a mortgage fitting your needs and relevant to your circumstances. State a reason; but, for Q 1-4, only where you answer 'Yes'.

1. Might your income or expenditure change significantly?
Income: Yes/No
Expenditure: Yes/No
Approximate timescale / Amount / Reason.

2. Do you have any plans to pay off some or all of the mortgage? Yes/No
Approximate Amount £
Approximate timescale / Reason

3. Are you likely to move home within this new mortgage term? Yes/No
Larger / Smaller
Approximate timescale / Reason.

4. Please indicate whether: -
You are concerned about the possibility of future interest rate movements Yes/No
Reason:
You want the certainty of your mortgage being repaid at the end of the term Yes/No
You are comfortable if all or part of your mortgage is repaid from the proceeds
of an investment product, i.e. an endowment, ISA or Pension? Yes/No/All/Part

5. Please indicate the features most important to you.
An upper limit on your mortgage costs for a specific period Yes/No
Reason:
To fix your mortgage costs for a certain period Yes/No
Reason:
Access to an initial cash sum (known as a Cash back) Yes/No
Reason:
A discount on your mortgage repayments in the early years. Yes/No
Reason:
No early settlement interest on full or part repayment Yes/No
Reason:
No tie-in after a fixed, discounted or capped interest period Yes/No
Reason:
No high percentage lending fee Yes/No
Reason:
Speed of mortgage completion Yes/No
Reason:
Ability to add fees to the loan Yes/No
Reason:
Ability to vary the repayment amount or take repayment holidays Yes/No
Reason:

MORTGAGE FACTFIND/MORTGAGE QUESTIONNAIRE

Key Information about the type of mortgage applicable to you

6. What is your attitude to the risk of repaying your mortgage? Cautious/Balanced/Adventurous
7. Changes in personal circumstances, such as loss of income, can lead to you being unable to repay all or part of your mortgage commitments.
- Do you require mortgage payment protection insurance? Yes / No
- If "Yes": -
- How much repayment cover do you require? Full / Part
- Do you want the benefit payment to be in excess of the mortgage repayment? Yes / No
- Is the cover to be for joint applicants or a single applicant? Joint / Single
- Do you require a quotation for buildings and contents insurance? Yes / No

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.

I/We agree that this Factfind 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. I/We accept that this Factfind relates only to mortgage advice and is not a Factfind for investment advice regulated under the Financial Services Act.

I/We also confirm that I/we have received a copy of the firm's Terms of Business and the leaflet "You and Your Mortgage".

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

First Applicant's signature

Second Applicant's signature

Date

Date

I confirm that the applicant(s) read and agreed the information recorded before signing above and that I have provided them with a true copy of this Factfind.

I also confirm that I have provided the applicants with a copy of my firm's Terms of Business and the leaflet "You and Your Mortgage".

Adviser's Name (print)

Adviser's signature

Date

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED UPON IT.

Mortgage Consultants and Brokers – Residential and Commercial – Mortgage Protection

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Mortgage Code: 5588371. Consumer Credit No. 509841