

Customer Surname:



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Fact Find



PLEASE COMPLETE THE INFORMATION ON THE FOLLOWING PAGES AS FULLY AND ACCURATELY AS POSSIBLE.
THE INFORMATION YOU CONFIRM HERE COULD BE USED TO SUBMIT YOUR APPLICATION TO A MORTGAGE LENDER
IF YOU NEED ASSISTANCE IN COMPLETING THE FORM, OR HAVE ANY QUESTIONS, PLEASE DO NOT HESITATE TO
CONTACT YOUR ADVISER ON THE ABOVE NUMBERS

PLEASE RETURN THE FORM BY EMAIL OR TO THE ABOVE ADDRESS

**THINK CAREFULLY BEFORE SECURING DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

A) Personal Details

	First Applicant				Second Applicant			
Title								
Forenames								
Surname								
Date of birth	/	/	Age next		/	/	Age next	
Marital Status			Sex	M / F			Sex	M / F
Relationship to other Applicant								
Nationality								
Maiden Name & date changed								
Are you a smoker?	Yes / No				Yes / No			
National Insurance Number								
Dependants name/s and ages								
Current Residential Address								
Postcode								
Home Tel:								
Work Tel:								
Mobile:								
Email								
Are you a	First Time Buyer		Home Mover		First Time Buyer		Home Mover	
	Remortgage		Buy to Let		Remortgage		Buy to Let	
	Right to Buy		Other		Right to Buy		Other	
Current Residential Status	Owner		Tenant		Owner		Tenant	
	Family		Other		Family		Other	
If renting, how much do you pay Per Month?	£				£			
Are you on the electoral roll?	Yes		No		Yes		No	
Length of time at current address	Years		Month		Years		Month	
Previous address if less than 3 years (Detail other addresses on separate page if necessary). Please include move in/out dates.								

B) Employment or Self Employment Details

	First Applicant	Second Applicant
Job Title		
Status		
Your expected retirement age		

EMPLOYED INCOME		
Employers Name		
Company Address		
Start Date		
Basic annual income	£	£
Guaranteed Overtime/Bonus	£	£
Regular Overtime/Bonus	£	£
Previous Occupation (if less than 1 yr) Dates, employer etc		

SELF EMPLOYED INCOME				
Status				
Company Name				
Company Address				
Number of Years in business				
Last 3 yrs (pre tax) Net Profit	Year	£	Year	£
	Year	£	Year	£
	Year	£	Year	£
Share Holding	%		%	
Are accounts available?				
How many yrs available?				
Any other earnings (if yes state source)	£			£
Accountants Name and Telephone Number & Qualifications				

OTHER INCOME		
	First Applicant	Second Applicant
Private Pension income per year	£	£
State pension income per year	£	£
Income from investments or trusts per year	£	£
Working family tax credits per year	£	£
Child benefit per year	£	£
Other benefits – state what	£	£
Other income– state what e.g Rental Income	£	£

TOTAL PERSONAL INCOME	First Applicant	Second Applicant
	£	£

C) Credit Status, Commitments, Assets & Budget Planner

CREDIT HISTORY											
Have you ever had :	First Applicant						Second Applicant (If Applicable)				
	Mortgage arrears	Yes		No		Months		Yes		No	
A loan or mortgage refused	Yes		No				Yes		No		
Defaults registered against you	Yes		No		Number		Yes		No		Number
CCJ's	Yes		No		Number		Yes		No		Number
Missed payments to any credit?	Yes		No		Months		Yes		No		Months
Have you ever been declared bankrupt?	Yes		No				Yes		No		
Have you ever entered into an IVA?	Yes		No				Yes		No		
Have you ever entered into a Debt Management Plan or Arrangement with a creditor?	Yes		No				Yes		No		

If yes to any of the above, please provide full details and amount of arrears (where applicable). If you are uncertain of the precise details (such as dates, amounts etc), then we highly recommend you obtain a copy of your credit file. To obtain your free trial – please log on to the AToM website (www.atomltd.co.uk) and follow the links.

COMMITMENTS

Current commitments: credit cards, personal loans, hire purchase, bank loans, other mortgages etc

App 1,2 or joint	Company Name	Credit or Loan?	Account number	Amount remaining	Monthly amounts	Redeemed prior to or on completion	Secured against property?

Are there any known changes that may affect your income / expenditure in the next 5 years?

Yes

No

Are you likely to move in the next 5 years?

Yes

No

ASSETS

	First Applicant	Second Applicant	Joint
Current Bank Account			
Building Society			
National Savings			
ISA			
Others			
TOTAL			
Other Property owned – Equity (show breakdown below)			
Total			

Notes - (Include breakdown for other properties do not forget to include existing mortgage commitments & balances- use property portfolio Appendix as appropriate)

BUDGET PLANNER (Please complete the first column headed "existing" only at this stage. We can complete the other 2 columns later)

	Existing	Proposed	Differences
Net monthly income:	£	£	£
Expenditure:			
Mortgage/Rent/Board	£	£	£
Council tax	£	£	£
Electricity	£	£	£
Gas/Oil	£	£	£
Water Rates	£	£	£
*2nd Charge Repayments	£	£	£
*Personal Loan repayments	£	£	£
*Credit Card Payments	£	£	£
Maintenance	£	£	£
Other Mortgages	£	£	£
Sub-Total:	£	£	£
Living expenses:			
Building & Contents Insurance	£	£	£
Life & Income Protection Ass.	£	£	£
Pension Contributions	£	£	£
Savings/investments	£	£	£
Housekeeping/Food	£	£	£
Telephone/Mobile	£	£	£
TV/Satellite	£	£	£
Car Insurance/Servicing	£	£	£
Fuel & Travelling costs	£	£	£
Socialising/ holidays/ Christmas	£	£	£
Clothing / health & beauty	£	£	£
School & Club Fees	£	£	£
Repairs / Decorating / general running costs	£	£	£
Contingencies	£	£	£
Sub-Total	£	£	£
TOTAL	£	£	£
Surplus	£	£	£
Net DTIR			

*O/S Balances:	£
2nd Charge	
Personal Loans	
Credit Cards	

FOR OFFICE USE

DTIR Calculation Process

Calculate the client's net monthly income and all outgoings, including living expenses.

The DTIR calculation is based on the net income figures and total noted outgoings (including proposed mortgage payment) which should not exceed 85% of net monthly income. This will allow a 15% comfort buffer to be provided within the affordability.

Any cases falling outside the 85% net DTIR must be referred to the chairman for sanction or rejection as to the merits of the case.

D) Existing Mortgage Details (If Applicable)

	First Applicant				Second Applicant			
Current Lender								
Account Number								
Amount of loan outstanding	£				£			
Remaining Years								
Interest Only - Capital Repayment - Split?								
Current rate			%				%	
Monthly payment	£				£			
Do you have a redemption penalty if you redeem your existing mortgage at this time? If so how much?								
Interest rate type	1. Variable				1. Variable			
	2. Discount				2. Discount			
	3. Capped				3. Capped			
	4. Fixed				4. Fixed			
	If 2/3 or 4 applies when does the rate end?				If 2/3 or 4 applies when does the rate end?			
Term of deal								
If selling, what is the sale price?	£				£			
Are you prepared to pay any penalties if you transfer/repay your current mortgage?	Yes		No		Yes		No	
Are your current mortgage terms portable to a new property?	Yes		No		Yes		No	
Have you approached your existing Lender for the mortgage funds (Porting mortgage, Further advance, to avoid ERC if applicable)	Yes		No		Yes		No	
State outcome if applicable:								
Do you have any other properties? (give details)								
Any second charges?								

E) New Mortgage Details

Is this a purchase or a remortgage?	Purchase				Remortgage			
Means of Repayment/ Int only – detail repayment vehicle	Interest Only		Capital & Interest		Split	I/O £	C&I £	
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 – confirm implications discussed and detail in Section F*				
				Capital Raising				
				£ 4 £				
			Other					
If Purchase	What is the purchase price/valuation?			£				
	How much would you like?			£				
	How much deposit do you have?			£				
	What is the source of the deposit? E.g. Savings, gift etc							
Full Address of Property to be mortgaged								
Name of Estate Agent (If applicable) and contact details								
Over what mortgage term would you like your mortgage to be over?			years	Reason for term				
Is the property Ex Local Authority?								
If this is a Right to Buy, what is the estimated value	£							
What discount are you receiving?	£							
Are you borrowing more than the purchase price? If so how much?	YES		NO		Price	£		

Is this the only property you have a mortgage on?	YES		NO	
If No give details				

Property Details

Property Type (E.g. Terrace, Semi-Detached, Flat)	Detached	Semi-Detached	End Terrace	Terraced	PB Flat	Converted Flat	Maisonette	Bungalow	Other	
Title	Freehold	Leasehold (length yrs)				Feuhold		Common		
If flat/maisonette -	Which Floor?				Service Charge?		£			
	How many floors in block?				Units in Block?					
Accommodation	Receptions	Bedrooms	Bathrooms	Kitchens	WCs	Study	Conservatory			
Is the property of standard construction?	Walls - Brick		Stone		Other					
	Roof - Tile		Slate		Thatched		Other			
Approximate Year Built										
Off Road Parking?	Garage?				More than 1 acre?					
Apart from the applicant(s) will any other person aged 17 or over be occupying the property on completion of mortgage?	Yes / No		Names, Ages & Relationship to Applicants							
Access for Valuation			Contact details							
Name and Address of Estate Agent										

F) Key Information about the type of mortgage required

What TYPE of rate would you ideally be looking for? (Reasons the features are important – detail below)	Fixed Rate	Variable	Tracker	Capped	Discounted	Unsure	
(We will explain the features and differences between them)							
Detail how you would cope if your mortgage payments increased ?							
Do you want the certainty of the mortgage being repaid at the end of the term?	YES (CAUTIOUS) – Repayment Mortgage			NO (ADVENTUROUS)-Detail proposed/suitable repayment vehicle – interest only			
<u>Attitude to Risk</u>							
Level	Description					First	Second
Cautious	People in this category set as their main priority the guaranteed repayment of their loan and are unwilling to risk not having the full amount repaid at final redemption or they do not have access to other funds that could be utilised at redemption.						
Balanced	People in this category set as their main priority a strong wish that their mortgage debt should be repaid at redemption however, they are willing to take some risk as they have access to other funds which could be utilised to repay part or the entire mortgage at sometime in the future.						
Speculative	People in this category are unconcerned about repayment of their mortgage do not set as their main priority the wish to fully repay the loan at redemption due to the existence of other assets that they have already identified to be available to repay all or part of the loan at redemption.						

Declarations

Advisor's Details and Declaration

The information above has been received from the clients.

I have provided a copy of our Client Agreement Document and About Us Document which outlines the costs and level of service provided by AToM.

Advisor's Name:

Signature:

Date:

Client's Declaration

All Types of Mortgages Ltd is an appointed representative of The On-Line Partnership Ltd which is authorised and regulated by the Financial Conduct Authority. Please be sure that you understand all details of the transaction and that you can afford it before entering into any written agreement. Calls may be recorded for training and compliance purposes. AToM is registered in England No. 2661757. Registered Address: Fairwinds, Lyons Road, Slinfold, West Sussex, RH13 0RY.

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

I/We* agree that AToM may carry out a credit assessment on me/us* and/or* ask a lender/lenders to do so. I/We* understand that the files of licensed Credit Reference Agencies will be searched and that they will keep a record of the search. I/We* understand that in the case of joint applications and those involving guarantors that an 'association' will be created at the Credit Reference Agencies, which will link our financial records. I/We* understand that this information maybe used by other lenders in assessing applications made by myself of other members of my household and for occasional debt tracing and fraud prevention. I/We* confirm (a) receipt of the **About Our Services and Client Agreement** documents and (b) that the details given in this form (including all details in the credit history section) are correct to the best of my/our knowledge. I/We* understand that giving false information may jeopardize our application fees. I/We* have read and understood the notes regarding credit searches. I/We* hereby give authority to act exclusively on my/our* behalf in obtaining a suitable mortgage product from whichever lender they consider most appropriate. They have my/our authority to disclose personal details to a credit agency, the FCA or a lender (for the purpose of obtaining an Agreement in Principle and processing an application). If I/we* request information or quotes on other mortgages related products then our information maybe passed on to the relevant companies. They may act on my/our* behalf as intermediaries or as brokers in connection with my/our* purchase or remortgage.

*delete as appropriate.

Client 1:

Client 2:

Date:

Date:

Provision of information checklist

(For office use only – to be completed by your mortgage adviser)

	tick
Business card given	<input type="checkbox"/>
About Us - Document issued & fees explained including level of service explained	<input type="checkbox"/>
Client Agreement issued and explained to client	<input type="checkbox"/>
Data Protection Act & Credit Score explained (circumstances in which data may be released)	<input type="checkbox"/>
Main repayment methods explained	<input type="checkbox"/>
Type of Mortgage - Capital / interest only/ part & part	<input type="checkbox"/>
Interest only - confirm repayment vehicle/ exit strategy	<input type="checkbox"/>
Consequences of failing to make suitable arrangements to repay the mortgage	<input type="checkbox"/>
Affordability – Budget Planner - Debt / Lending Ratio	<input type="checkbox"/>
Lending into retirement explained and substantiated	<input type="checkbox"/>
KFI issued / explained	<input type="checkbox"/>
Current and future interest rates	<input type="checkbox"/>
All costs, fees, charges:	<input type="checkbox"/>
Higher lending charge	<input type="checkbox"/>
Early repayment charges / Whether product is portable Over / underpayments allowed	<input type="checkbox"/>
Related insurances relating to property and mortgage	<input type="checkbox"/>
Are these a condition of the mortgage?	<input type="checkbox"/>
Implications of adding fees / charges / debt consolidation to the mortgage	<input type="checkbox"/>
Other General Protection discussed	<input type="checkbox"/>
Life Assurance / Buildings & Contents insurance discussed	<input type="checkbox"/>
Concept of joint and several liability	<input type="checkbox"/>
Making a Will discussed	<input type="checkbox"/>
Next steps explained	<input type="checkbox"/>

Notes:

Adviser Name (Print) -

Advisor Signature -

Date:

FOR OFFICE USE ONLY:

Consultant:

Client name:	
Date Completed:	
Contact numbers:	
Home:	
Work:	
Mobile:	
Email:	

Lender:	
Product:	
Description:	
Purchase <input type="checkbox"/> Remortgage <input type="checkbox"/>	
LTV %	
Full Status <input type="checkbox"/> Fast Track <input type="checkbox"/>	
C+I <input type="checkbox"/> Int Only <input type="checkbox"/> Part + Part <input type="checkbox"/>	
Lending into Retirement: Yes <input type="checkbox"/> No <input type="checkbox"/>	

Fact Find	
Credit Files	
Research	
Lender	
AIP/DIP	
KFI	MBL/Trigold/Lender
App Fee Rec'd	

Fee Agreement	
Sanctions Search	
Income Evidence	
Suitability Letter	
Offer (Checked)	
Offer Expiry	
Completion	