

## Secured Loans 2<sup>nd</sup> charge Mortgage Fact Find

To ensure that suitable advice is provided and recommendations are based on your current financial circumstances it is important that questions are answered as fully and accurately as possible.

<b>Loan Amount £</b>	<b>Purpose:</b>	<b>Term:</b>
<b>Adviser:</b>		
<b>Data Fact find completed:</b>		
<b>Application Type e.g Residential/BTL/CBTL</b>		
<b>If BTL – do you own any other BTL's</b>		
<b>If BTL – did you inherit the property?</b>		
<b>If BTL – have you ever lived in the security property?</b>		

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[www.globalassetfinance.com](http://www.globalassetfinance.com)

**Client Details:**

	FIRST CLIENT	SECOND CLIENT
Title		
Surname		
First Name		
Previous Surname (if applicable)		
Date of Birth	/ /	/ /
Age on next birthday		
Address		
Postcode		
Email Address		
Mobile number		
Home number		
Work number		

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Relationship to other applicant	Spouse / Engaged / Partner  Other _	Spouse / Engaged / Partner  Other _

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Dependants	<u>Name(s)</u>	<u>Age/DOB</u>	<u>Relationship</u>	<u>Residence</u>
Occupiers over 17years	<u>Name(s)</u>	<u>Age/DOB</u>	<u>Relationship</u>	<u>Residence</u>
Current Residential Status	Owner / Tenant / LWP / Other		Owner / Tenant / LWP / Other	
Are you on the electoral role at your current address	Y / N		Y / N	
Length of time at current address	Yrs	Mths	Yrs	Mths
Previous Address (if less than 3 years, continue in notes section if more than one)				
Postcode				

**Detail here the client(s) objectives and priorities**

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**Occupation**

Employment status	<ul style="list-style-type: none"> <li>• Employed</li> <li>• Self-employed</li> <li>• Retired</li> <li>Other _</li> </ul>	<ul style="list-style-type: none"> <li>• Employed</li> <li>• Self-employed</li> <li>• Retired</li> <li>Other _</li> </ul>
If "other" give details		
If employed, on what basis?	<ul style="list-style-type: none"> <li>• Permanent</li> <li>• Temporary</li> <li>• Contract</li> </ul>	<ul style="list-style-type: none"> <li>• Permanent</li> <li>• Temporary</li> <li>• Contract</li> </ul>
Time in current employment	Yrs      Mths	Yrs      Mths
Details of probationary period	Yrs      Mths	Yrs      Mths
If contract, specify term of contract	Yrs      Mths	Yrs      Mths

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Previous employer if less than 2 years, to include dates of employment (continue in additional notes section if more than one employer)		
Anticipated retirement age		

## Income – Employed Clients

Current Employer		
Occupation / Job title		
Basic annual income	£	£
Guaranteed overtime	£	£
Guaranteed bonuses	£	£
Non-guaranteed overtime/bonus	£	£
Investment income	£	£
Rental Income	£	£
Pension income private	£	£
Pension income state	£	£
Working tax credit	£	£
Child tax credit	£	£
Child benefit	£	£
Car allowance	£	£
Other	£	£
Total gross income	£	£
Pension / other deductions	£	£
<b>Total net income</b>	<b>£</b>	<b>£</b>



## Income - Self-Employed

Business name		
Nature of business		
Company type	Ltd/ Sole trader/ Partnership	Ltd/ Sole trader/ Partnership
% of business owned	%	%
Number of years in business	Yrs      Mths	Yrs      Mths
Net profit last year	£	£
Net profit previous year	£	£
Net profit year before that	£	£
Are accounts available?	Y / N	Y / N
Accountants details Would you like for us to liaise with your accountant	Tel: Name: Email:	Tel: Name: Email:
Are SA302's available	Y / N	Y / N

Investment income	£	£
Rental income	£	£
Pension income private	£	£
Pension income state	£	£

**Income - Self-Employed**

Working tax credits	£	£
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Child tax credits	£	£
Child benefits	£	£
Other _	£	£
<b>Total other income</b>	<b>£</b>	<b>£</b>

**Existing Credit / Hire Purchase / Leasing Contracts / Loans / Credit Cards /**

Client 1, 2 or joint	Type of finance	Finance provider	Balance / Months o/s	Monthly payment	Purpose of credit / Guarantor	Secured	Repay with Mortgage
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N
			£	£		Y / N	Y / N

**Existing Credit / Hire Purchase / Leasing Contracts / Loans / Credit Cards /**

Notes:

**Credit History**

	FIRST CLIENT	SECOND CLIENT
Have you ever had a mortgage or loan application refused?	Y / N	Y / N
Have you ever had a judgement for (a guarantor) debt or loan default registered against you?	Y / N	Y / N
Have you ever been declared bankrupt?	Y / N	Y / N
Have you ever failed to keep up repayments under any previous or current mortgage?	Y / N	Y / N
Have you ever failed to keep up repayments under any previous or current rental or loan agreement?	Y / N	Y / N
Have you ever been in an IVA?	Y/N	Y/N
Have you or have you ever suffered with any mental health?	Y/N	Y/N

If yes to any of the above, provide full details:

## Assessment of Affordability

CURRENT OR EXPECTED FUTURE EXPENDITURE	AMOUNT – Monthly or Annual
Total of continuing loans/credit as above	£
Council Tax	£
Gas & Electric	£
Water	£
Service charge / ground rent	£
Buildings & Contents insurance	£
Family Food & household costs (toiletries, etc)	£
Child care costs	£
Clothing	£
TV (sky), Broadband & telephone costs including mobiles, subscriptions services, etc	£
T V licencing	£
Regular subscriptions ie. newspaper, magazine, films, health club, golf, tennis, football, etc	£
Car costs (excluding leasing above) to include; Insurance, Services, MOT, road tax, general maintenance/repairs, fuel etc	£
Transport – Train, tram, bus, etc	£
Pets – food, insurance, grooming, etc	£
Maintenance payments	£

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Regular school fees / contributions	£
Other schooling costs ie. meals, uniform, outings, etc	£
Insurances (other than B&C) ie, life, health, medical, dental, phone, etc	£
Pension Contributions (non-salary deduction)	£
Regular savings	£
Entertainment / Recreation	£
Other (details)	£
Other future expected (detail)	£
<b>Total monthly expenditure</b>	<b>£</b>
<b>Net monthly income (from income section)</b>	<b>£</b>
<b>Net monthly disposable income (not including future mortgage costs)</b>	<b>£</b>



## Current Residential Mortgage

Property Val	FIRST CLIENT	SECOND CLIENT
Balance outstanding	£	£
Term outstanding	Yrs      mths	yrs      mths
Repayment type (if interest only, state repayment method)		
Lender		
Current monthly payment and interest rate	£                  %	£                  %
Interest rate type	Fixed/Tracker/SVR/other	Fixed/Tracker/SVR/other
End date for interest rate type if known	/    /	/    /
Are there any early repayment charges payable	Y / N	Y / N
If early repayment charges are payable, state figure	£	£
Property type	House/Flat/Maisonette/Semi/terraced	
Number of bedrooms		
Number of reception rooms		

### More property details

Year built:                  garage Y/N                  solar panels Y/N                  bathrooms No:

Drive                  ex-council Y/N                  construction type:



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**Current BTL Mortgage and property details – if BTL application**

<b>Security address</b>		
<b>Property Val</b>	FIRST CLIENT	SECOND CLIENT
Balance outstanding	£	£
Term outstanding	Yrs      mths	Yrs      mths
Repayment type (if interest only, state repayment method)		
Lender		
Current monthly payment and interest rate	£                  %	£                  %
Interest rate type	Fixed/Tracker/SVR/other	Fixed/Tracker/SVR/other
End date for interest rate type if known	/    /	/    /
Are there any early repayment charges payable	Y / N	Y / N
If early repayment charges are payable, state figure	£	£
Property type	House/Flat/Maisonette/Semi/terraced	
Number of bedrooms		
Number of reception rooms		

**More property details**

Year built:                      garage Y/N                      solar panels Y/N                      bathrooms No:

**Current BTL Mortgage and property details – if BTL application**

Drive                      ex-council Y/N                      construction type:



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## Attitude to Mortgage Repayment

<p>You prefer to have the certainty that your mortgage loan is repaid at the end of the term. This means contracting a repayment mortgage that is designed to use each monthly payment to pay interest and pay back part of the capital outstanding. If you keep up your payments your entire loan will be repaid in full at the end of the mortgage term. (repayment)</p>	
<p>You are not concerned with repaying the mortgage as you intend to sell the property before the end of the mortgage term and will clear the outstanding mortgage from the sale proceeds. (interest only)</p>	

### Lending into Retirement

Do you intend to work past standard retirement?	Y / N
If yes, why is this?	
What will be the source(s) of income at that time?	

### Debt Consolidation

Why is existing unsecured loan(s) being added to the mortgage?	
Are you aware that potentially you will pay a greater amount over the term of the mortgage	Y / N
Has the client(s) had any difficulties with past repayments of the loan(s)	Y / N
If yes, please provide information	

NOTES



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### **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 where you answer 'Yes'.

1. Might your income or expenditure change significantly within the foreseeable future?

a. Income Y / N

If yes: Approximate timescale / Amount / Reason:

b. Expenditure Y / N

If yes: Approximate timescale / Amount / Reason:

2. Do you have any plans to pay off some or all of the 2<sup>nd</sup> charge mortgage in the foreseeable future?

Y / N

Approximate Amount £

If yes: Approximate timescale / Amount / Reason:

3. Are you likely to move home within the foreseeable future (other than this transaction)?

Y / N

Larger / Smaller

If yes: Approximate timescale / Amount / Reason:

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#### 4. Mortgage Requirements

a. Do you have a max monthly payment in mind Y / N

Reason and for how long:

b. To fix your mortgage costs for a specific period Y / N

Reason and for how long:

c. A rate linked to the Bank of England base rate Y / N

Reason and for how long:

If you would like us to keep in touch after we have arranged your mortgage we shall need your permission. Please certify your authority for us to contact you with details of mortgages and offers which we believe are likely to be of interest to you by signing the declaration below: tick here to say no

#### First Client

#### Second Client

Signature	Signature
Date	Date