

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	
<b>*Where BTL or Consumer Buy to Let provide background within the notes section</b>	Re-mortgage		*Buy to Let (Business)		Re-mortgage		*Buy to Let (Business)	
	* BTL-Consumer		Right to Buy		* BTL-Consumer		Right to Buy	
	Other (e.g. F/Adv)		Second Charge		Other (e.g. F/Adv)		Second Charge	
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.		
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## B) Employment or Self Employment Details

	First Applicant	Second Applicant
Job Title		
Status	Permanent / Contract / Temp / Other	Permanent / Contract / Temp / Other
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	Sole Trader / Partnership / Ltd Company	Sole Trader / Partnership / Ltd Company
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				

<b>OTHER INCOME</b>		
	<b>First Applicant</b>	<b>Second Applicant</b>
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	£	£

<b>TOTAL PERSONAL INCOME</b>	<b>First Applicant</b>	<b>Second Applicant</b>
	£	£

### **C) Credit Status, Commitments, Assets & Budget Planner**

<b>CREDIT HISTORY</b>												
Have you ever had :	<b>First Applicant</b>					<b>Second Applicant (If Applicable)</b>						
Mortgage arrears	Yes		No		Months		Yes		No		Months	
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.atomtd.co.uk](http://www.atomtd.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			
<b>TOTAL</b>			
Other Property owned – Equity (show breakdown below)			
<b>Total</b>			

**PLEASE USE NOTES PAGE BELOW TO RECORD EXPLANATION / OUTLINE OF SITUATION AND CIRCUMSTANCES**

**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
<b>Net monthly income:</b>	£	£	£
<b><u>Expenditure:</u></b>			
Mortgage/Rent/Board	£	£	£
Council tax	£	£	£
Electricity	£	£	£
Gas/Oil	£	£	£
Water Rates	£	£	£
*2nd Charge Repayments	£	£	£
*Personal Loan repayments	£	£	£
*Credit Card Payments	£	£	£
Maintenance	£	£	£
Other Mortgages	£	£	£
<b>Sub-Total:</b>	£	£	£
<b>Living expenses:</b>			
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	£	£	£
<b>Sub-Total</b>	£	£	£
<b>TOTAL</b>	£	£	£
<b>Surplus</b>	£	£	£
<b>Net DTIR</b>			

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

**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 Product								
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: (use notes section if required)								
Have you ever or do you intend to live in the property in the future? Confirm if Buy to Let – either Business or Consumer Buy to Let (record background in notes – )								
Do you have any other properties? (give details)								
Discuss / Record second charges – further advances (Existing or otherwise – give details in notes section or note “N/A”)								

## 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 a Buy to Let -Have you or an immediate relative ever lived in or intend to live in the property in the future? (Consumer or Business BTL?)			YES / NO  (Record details / intentions in Notes please)	
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 – <b>confirm implications discussed and detail in Section F*</b>	
			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	
Has a further advance / second charge been considered as an option? – <b>record specifics and reasons in notes section</b>	YES		NO	

### Property Details

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

## F) Key Information about the type of mortgage required

<b>What TYPE of rate would you ideally be looking for? (Reasons the rate features are important – detail below in NOTES section)</b>	Fixed Rate / Variable / Tracker / Capped / Discounted / Unsure	
	(We will explain the features and differences between them)	
<b>Detail how you would cope if your mortgage payments increased?</b>		
<b>Do you want the certainty of the mortgage being repaid at the end of the term?</b>	YES (CAUTIOUS) – Repayment Mortgage	NO (ADVENTUROUS)-Detail proposed/suitable repayment vehicle – interest only

**Attitude to Risk**

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.		

Please indicate the features of the new mortgage that are most important to you by ticking the appropriate boxes & **noting the Reasons**

An upper limit on your mortgage costs for a specific period (capped)	<input type="checkbox"/>	
To fix your mortgage costs for a certain period	<input type="checkbox"/>	
Ability to offset savings or current account against mortgage	<input type="checkbox"/>	
Would you like the ability to add fees to the loan? There are possible pros and cons to this which should be discussed with your adviser and your understanding confirmed below	<input type="checkbox"/>	
Free valuation/legal fees/cashback	<input type="checkbox"/>	
Speed of mortgage completion (lender service)	<input type="checkbox"/>	
Ability to make capital repayments without early redemption charges?	<input type="checkbox"/>	
Ability to vary the repayment amount or take a repayment holiday	<input type="checkbox"/>	
No booking/arrangement fees	<input type="checkbox"/>	
Lowest total amount payable over a specific number of years	<input type="checkbox"/>	
A discount on your mortgage repayments in the early years	<input type="checkbox"/>	

Record the Reasons why features are a PRIORITY? (how long are these features required and why?)

**\*If Debt Consolidation involved confirm reasons and that implications have been discussed with and understood by the client**

**\*If fees to be added confirm understanding and discussion involving pros and cons**

**CONTINUE USING NOTES SECTION IF REQUIRED**

**Marketing**

The importance of regularly reviewing your mortgage and associated business was discussed and that in order to do this would entail being able to contact you periodically to discuss this further.

You agree for your advisor to contact you by phone, letter or email to discuss your mortgage arrangements.

You do not wish your advisor to make further contact with you after this transaction.

**Other Products**

Have you made a Will?	Yes		No		Can we arrange for someone to contact you?	Yes		No	
Have you appointed a Solicitor?	Yes		No		AToM has an appointed Firm of solicitors who specialise in mortgage conveyancing and whose fees are competitive – would you like us to obtain a quotation without fee or obligation?	Yes		No	

**G)Key General Protection Information**

FAMILY AND PERSONAL PROTECTION		INCLUDE ALL PLANS	
LIFE ASSURED	SUM ASSURED	PREMIUM	TYPE OF PLAN
COMPANY	TERM OF PLAN	START DATE	REASON FOR PLAN
LIFE ASSURED	SUM ASSURED	PREMIUM	TYPE OF PLAN
COMPANY	TERM OF PLAN	START DATE	REASON FOR PLAN
LIFE ASSURED	SUM ASSURED	PREMIUM	TYPE OF PLAN
COMPANY	TERM OF PLAN	START DATE	REASON FOR PLAN
LIFE ASSURED	SUM ASSURED	PREMIUM	TYPE OF PLAN
COMPANY	TERM OF PLAN	START DATE	REASON FOR PLAN

Other types of protection, and level of cover held e.g. Income protection, Payment Protection:

(Please Calculate total and show any shortfalls against the mortgage)

TOTAL MORTGAGE	BENEFIT £	SHORTFALL / SURPLUS
TOTAL AMOUNT OF LIFE / CI PROTECTION – 1 <sup>ST</sup> APP		1 <sup>st</sup> App £
TOTAL AMOUNT OF LIFE / CI PROTECTION – 2 <sup>nd</sup> APP		<u>SHORTFALL / surplus</u> 2 <sup>nd</sup> App £
OTHER PROTECTION HELD 1 <sup>ST</sup> APP		
2 <sup>ND</sup> APP		

If there is a shortfall noted above please record how the borrowing will be repaid or afforded in the event of death, serious / critical illness OR unexpected fall in income –

**HOME INSURANCE – What provision have you made to protect your building and contents – Please provide Details –**

**Referrals**

Do you have a friend or relative who may like to contact us?	Yes		No	
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Details:



# 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"/>
<b>Notes:</b>	
Adviser Name (Print) -	
Advisor Signature -	Date:

FOR OFFICE USE ONLY:

<b>Consultant:</b>
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<b>Client name:</b>	
<b>Date Completed:</b>	
<b>Contact numbers:</b>	
<b>Home:</b>	
<b>Work:</b>	
<b>Mobile:</b>	
<b>Email:</b>	

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

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

<b>Fee Agreement</b>	
<b>Sanctions Search</b>	
<b>Income Evidence</b>	
<b>Suitability Letter</b>	
<b>Offer (Checked)</b>	
<b>Offer Expiry</b>	
<b>Completion</b>	