**Please complete all applicable questions in sections 1 – 10 only**

**In the event that you are unsure of any part of the form please contact;**

**Barnden Financial Services 023 9231 8050 OR** [**paul@barndenfinancial.co.uk**](mailto:paul@barndenfinancial.co.uk)

**If there are some fields that you are unable to complete please don’t worry, just do your best with the form and return – any outstanding fields can be completed at a later date**

**Once you have completed sections 1 – 10 please password protect it before emailing to** [**paul@barndenfinancial.co.uk**](mailto:paul@barndenfinancial.co.uk)

**Please immediately text the password to 07587 131329**

**Password protect a document**

**Click the File tab.**

**Click Info.**

**Click Protect Document, and then click Encrypt with Password.**

**In the Encrypt Document box, type a password, and then click OK.**

**In the Confirm Password box, type the password again, and then click OK.**

**Passwords are case-sensitive. Make sure that the CAPS LOCK key is turned off when you enter a password for the first time.**

**If you lose or forget a password, Word cannot recover your data.**

**THIS PAGE FOR BARNDEN FINANCIAL SERVICES USE ONLY**

|  |  |
| --- | --- |
| **Client Name(s)** |  |
| **Adviser and Firm** | **Paul Barnden, Barnden Financial Services**  **FCA Firm Reference Number 539980** |
| **Source of business e.g. referral / existing client** |  |
| **Property ownership status e.g. first time buyer / Homeowner** |  |
| **Nature of this transaction** |  |
| **Date of final completion of this form** |  |

|  |
| --- |
| **Background / client objectives** |
|  |

**1 - Personal Details**

**Client 1 Client 2**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Title (Mr, Mrs, Ms, Miss Dr Rev etc.)** | |  | | |  |
| **Surname** | |  | | |  |
| **Forename(s)**  **IMPORTANT - Please enter ALL official names even if not used on a day to day basis** | |  | | |  |
| **Has your name EVER changed? (Y/N)**  **If YES,** pl**ease enter your previous name AND reason for change (e.g. marriage) AND date of change.** | |  | | |  |
| **Date of Birth** | |  | | |  |
| **Gender (Male / Female)** | |  | | |  |
| **Marital Status** | |  | | |  |
| **Nationality** | |  | | |  |
| **If you are not a British citizen do you have permanent rights to reside in the UK? (Yes/No) Please provide details as appropriate** | |  | | |  |
| **National Insurance Number** | |  | | |  |
| **If applicable relationship to ‘client 2’** | |  | | |  |
| **Do you have children OR other family members who are financially dependent on you? e.g. Children under 18 OR still in full time education? (Y/N) - If Y please enter details below** | |  | | |  |
| **If you do have dependent children, please give details and cost of any child care in the box opposite** | |  | | |  |
| **Do you make child support or maintenance payments for any children from a previous relationship? Y/N – If ‘Y’ give details opposite – how much and for how much longer will the payments continue?** | |  | | |  |
| **Children’s Name(s)** | **Date of Birth** | | **Dependent of whom**  **Client 1 / 2 / both** | **Relationship – i.e. son / daughter** | | |
|  |  | |  |  | | |
|  |  | |  |  | | |
|  |  | |  |  | | |
|  |  | |  |  | | |
|  |  | |  |  | | |
|  |  | |  |  | | |

**2 – Address Details**

**IMPORTANT - PLEASE PROVIDE A FULL 3 YEAR ADDRESS HISTORY\*\*\***

**Client 1 Client 2**

|  |  |  |
| --- | --- | --- |
| **Current Address** |  |  |
| **Postcode** |  |  |
| **Date moved to this address MM/YYYY** |  |  |
| **Occupier Status**  **(owner/renting/family/friends)** |  |  |
| **If renting, how much is your monthly rental payment** |  |  |
| **If renting, name and address of your landlord or letting agent** |  |  |
| **Postcode** |  |  |
| **\*\*\*Previous Address 1** |  |  |
| **Postcode** |  |  |
| **Date moved in to address MM/YYYY** |  |  |
| **Date moved out of address MM/YYYY** |  |  |
| **Occupier Status (owner / renting / living with family)** |  |  |
| **\*\*\*Previous Address 2** |  |  |
| **Postcode** |  |  |
| **Date moved in to address MM/YYYY** |  |  |
| **Date moved from address MM/YYYY** |  |  |
| **Occupier Status**  **(owner/renting /family/friends)** |  |  |
| **\*\*\*Previous Address 3** |  |  |
| **Postcode** |  |  |
| **Date moved in to address MM/YYYY** |  |  |
| **Date moved from address MM/YYYY** |  |  |
| **Occupier Status**  **(owner/renting /family/friends)** |  |  |

**3 – Contact Details**

**Client 1 Client 2**

|  |  |  |
| --- | --- | --- |
| **Home Telephone number** |  |  |
| **Mobile phone number** |  |  |
| **Work Telephone number** |  |  |
| **Your preferred e-mail address – this is IMPORTANT as we will use email to send documentation to you using this email address.** |  |  |
| **Is this email address Checked frequently? (Y/N)** |  |  |
| **Are you happy for us to contact you using any of the above details? (Y/N)** |  |  |

**4 – Miscellaneous**

|  |  |  |
| --- | --- | --- |
| **Do you anticipate any significant changes to your income OR outgoings in the foreseeable future (Y/N) – If Y give details opposite -timescale / reason / amount.** |  |  |
| **Do you show on the electoral role at your current property? (Y/N/Don’t know)** |  |  |
| **Do you currently smoke OR use ANY nicotine replacement products? (Y/N)** |  |  |
| **Have you given up smoking OR using ANY nicotine replacement products in the last 12 months? (Y/N)** |  |  |
| **If you do not currently own a property have you EVER owned a property? (Y/N) – If Y please give approximate date sold opposite** |  |  |
| **In addition to your MAIN RESIDENCE, do you own any other property? (Y/N) If Y please complete ‘additional properties form under documents tab on website** |  |  |
| **What is your mother’s maiden name?** |  |  |
| **At what age do you intend / plan to retire? If below the state pension age please give any supporting information in the box opposite** |  |  |
| **Are there any likely changes to your circumstances? Y/N – If ‘Y’ give details opposite.** |  |  |

|  |  |  |
| --- | --- | --- |
| **Are you a member of your employer’s pension scheme?** |  |  |
| **If ‘No’ why is this and do you plan to join soon?** |  |  |
| **If ‘Yes’ approximately how much do you contribute monthly?** |  |  |
| **Do you contribute to a personal pension?** |  |  |
| **If ‘Yes’ how much do you contribute each month?** |  |  |
| **Do you pay a student loan from your salary? Y/N – If ‘Y’ give details opposite** |  |  |
| **Do you have any other regular notable deductions on your payslip (excluding tax and national insurance Y/N – if Y give details opposite)** |  |  |

**5 – Work / employment details**

**Client 1** **Client 2**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Are you Employed or Self Employed** |  | | | |  | | | |
| **What is your job title?** |  | | | |  | | | |
| **Is employment permanent /temporary / contractor / agency** |  | | | |  | | | |
| **Do you work full time or part time?** |  | | | |  | | | |
| **Employer’s Name** |  | | | |  | | | |
| **What is the nature of your employer’s business?** |  | | | |  | | | |
| **Please give a brief description of your duties / job (e.g. 100% office / admin)** |  | | | |  | | | |
| **Full address of Employer** |  | | | |  | | | |
| Postcode | |  | | Postcode | |  | |
| **Person / department to provide an employment reference if required** |  | | | |  | | | |
| **Employer’s telephone number** |  | | | |  | | | |
| **Start date of your current employment /**  **Business MM/YYYY** |  | | | |  | | | |
| **If you are currently in a probation period, please provide details (e.g. when**  **probation period ends)** |  | | | |  | | | |
| **Is your company planning redundancies?** |  | | | |  | | | |
| **If less than 1 year in current employment provide previous employer, address, start and end dates of employment MM/YYYY** |  | | | |  | | | |
| **If self employed**  Name, address, and telephone number of Accountant including name of person you deal with if applicable. | Contact name | | |  | Contact name | | |  |
|  | | | |  | | | |
| Tel No |  | | | Tel No |  | | |
| **Do you own shares in the company? If Y to above what % do you own?** |  | | | |  | | | |
| **If yes to the above question, please ensure you complete section 6c in the income section of this form.** | | | | | | | | |

**6 – Income**

**If employed (PAYE) please complete section 6a**

**If self-employed please complete section 6b**

**If a controlling director of a limited company (greater than 20% shareholding) please complete section 6c**

**If you receive any other form of income, please enter details in section 6d**

**IN ALL INSTANCES PLEASE COMPLETE SECTION 6e – Net income (after tax) from all sources**

**6a - Employed income**

**Please note that additional income earned from overtime or bonus can be taken into consideration dependent on the lender and whether it is regular and can be proven via pay slips - please enter details if applicable.**

**Client 1 Client 2**

|  |  |  |
| --- | --- | --- |
| **Basic annual salary -before any deductions** | £ | £ |
| **Annual overtime** | £ | £ |
| **Car allowance** | £ | £ |
| **Shift allowance** | £ | £ |
| **Large town allowance (e.g. London weighting)** | £ | £ |
| **Bonus** | £ | £ |
| **Frequency of bonus e.g. monthly / annually** |  |  |
| **Total Annual Income -Before deductions** | £ | £ |
| **Average take home pay after deductions** | £ | £ |
| **Frequency income paid i.e. weekly / monthly** |  |  |
| **Can figures be proven by payslip / P60? (Y / N)** |  |  |
| **Notes** |  |  |

**6b – Self-employed income**

**Client 1 Client 2**

|  |  |  |
| --- | --- | --- |
| **Are you a sole trader or in a partnership – if partnership please state % of business owned** |  |  |
| **What is the trading year of the business e.g. 6th April – 5th April.** |  |  |
| **What date did the business start trading** |  |  |
| **Please provide below your own personal share of the net profit of the business over the last 3 years** |  |  |
| **Year 1 – Year end date DD/MM/YYYY**  **Net profit** |  |  |
| **£** | **£** |
| **Year 2 – Year end date DD/MM/YYYY**  **Net profit** |  |  |
| **£** | **£** |
| **Year 3 – Year end date DD/MM/YYYY**  **Net profit** |  |  |
| **£** | **£** |
| **On average how much do you currently pay yourself net of tax each month** | **4** |  |

**6c – Salary and dividend income for controlling (˃20%) company directors**

|  |  |  |
| --- | --- | --- |
| **On what date was the company incorporated MM/YYYY** |  |  |
| **What is the trading year of the business e.g. 1st October – 30th September** |  |  |
| **Please provide below your own personal salary and dividends over the last 3 years** |  |  |
| **Year 1 – Year end date DD/MM/YYYY**  **Sum of salary and dividends** |  |  |
| **£** | **£** |
| **Year 2 – Year end date DD/MM/YYYY**  **Sum of salary and dividends** |  |  |
| **£** | **£** |
| **Year 3 – Year end date DD/MM/YYYY**  **Sum of salary and dividends** |  |  |
| **£** | **£** |
| **On average how much do you currently pay yourself net of tax each month** | **£** | **£** |

**6d – Income from other sources**

|  |  |  |
| --- | --- | --- |
| **Do you receive any income from any other sources (Y/N) If Y please give details below**  **e.g. child benefit / tax credits / child maintenance / pension income** |  |  |
| **Income source 1** |  |  |
| **Amount of income** | **£** | **£** |
| **Frequency paid** |  |  |
| **Income source 2** |  |  |
| **Amount of income** | **£** | **£** |
| **Frequency paid** |  |  |

**6e– Net MONTHLY income (after tax) from all sources (from 6a / 6b /6c / 6d)**

|  |  |  |
| --- | --- | --- |
| Net **MONTHLY** income | **£** | **£** |
| For Joint applications total combined net **MONTHLY** income | | **£** |
| If income being used from other sources, what is the feasibility of this continuing, when will this income stop and will the mortgage still be affordable. Give detail as to how the mortgage will continue to be affordable once this income stops. | | |

**7 - Current Mortgage – Your main residence**

**Client 1 Client 2**

|  |  |  |
| --- | --- | --- |
| **Do you currently have a mortgage on your main residence? (Y/N) If Y enter details below - If N move on to section 7a.** |  |  |

|  |  |  |
| --- | --- | --- |
| **Whose name(s) is the mortgage held in - If jointly owned with Client 2 enter mortgage details under Client 1 only** |  |  |
| **Current lender** |  |  |
| **Mortgage account number** |  |  |
| **Property Value (approx.)** | £ | £ |
| **Outstanding loan (if unknown then approx.)** | £ | £ |
| **Current monthly mortgage Payment** | £ | £ |
| **Remaining term of mortgage** |  |  |
| **Repayment Type**  **Repayment, interest only OR**  **Repayment and interest only split** |  |  |
| **If you are buying a new property will this mortgage be cleared when your new mortgage starts? (Y/N/)** |  |  |
| **Current rate of interest paid (if known)** |  |  |
| **Current mortgage scheme (if known)**  **Example - Fixed/capped/tracker/discount** |  |  |
| **Current Scheme expiry date – example fixed rate end date** | 4 |  |
| **FOR INTEREST ONLY MORTGAGES**  **Do you have a strategy to repay the capital balance of the mortgage? (Y/N) If YES give details** |  |  |

**7a - Previous mortgages**

|  |  |  |
| --- | --- | --- |
| **If you do not currently have a mortgage have you ever held a mortgage? (Y/N)** |  |  |
| **If Yes AND if it has been repaid within the last 3 years, please state Name of lender and approximate date mortgage repaid** |  |  |

**8 Financial commitments**

**Enter details of ANY Personal loans / car loans / hire purchase / student loans / credit cards / catalogue accounts / store cards / child maintenance**

**PLEASE NOTE THAT FAILING TO DISCLOSE ANY FINANCIAL COMITTMENT TO A MORTGAGE LENDER COULD RESULT IN A MORTGAGE APPLICATION BEING REFUSED.**

**IF YOU HAVE CLEARED A COMMITMENT WITHIN THE LAST 2 MONTHS, PLEASE TELL US ABOUT THIS. ENTER DETAILS BELOW AND STATE ‘ALREADY CLEARED’ IN NOTES BOX below.**

#### Client 1 Client 2

|  |  |  |
| --- | --- | --- |
| **If ‘NONE’ please state ‘NONE’ here** |  |  |

**Commitment 1 Commitment 2 Commitment 3 Commitment 4**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **In whose name** |  |  |  |  |
| **Who is it paid to** |  |  |  |  |
| **Account number** |  |  |  |  |
| **Commitment type e.g. Credit card / loan / secured loan** |  |  |  |  |
| **Monthly cost** | £ | £ | £ | £ |
| **Start date (MM/YYYY)** |  |  |  |  |
| **End date (MM/YYYY)** |  |  |  |  |
| **Amount owing – if a credit card and cleared monthly enter ‘CM’ enter previous balance cleared and any relevant NOTES below** | £ | £ | £ | £ |
| **NOTES** |  |  |  |  |

**Commitment 5 Commitment 6 Commitment 7 Commitment 8**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **In whose name** |  |  |  |  |
| **Who is it paid to** |  |  |  |  |
| **Account number** |  |  |  |  |
| **Commitment type e.g. Credit card / loan / secured loan** |  |  |  |  |
| **Monthly cost** | £ | £ | £ | £ |
| **Start date (MM/YYYY)** |  |  |  |  |
| **End date (MM/YYYY)** |  |  |  |  |
| **Amount owing – if a credit card and cleared monthly enter ‘CM’ enter previous balance cleared and any relevant NOTES below** | £ | £ | £ | £ |
| **NOTES** |  |  |  |  |

|  |  |
| --- | --- |
| **If this is a remortgage are you planning on capital raising to consolidate any of the above debts?**  **If yes give details opposite – e.g. commitment number and why this is to be consolidated.** |  |
| **If planning to carry out debt consolidation, have you ever consolidated debt on your mortgage previously? If yes dive details opposite.** |  |

**9 - Bank Details (please give details of the main bank account you use)**

**Client 1 Client 2**

|  |  |  |
| --- | --- | --- |
| Name of Bank |  |  |
| **Time account held - Approximate** |  |  |

**9a – Savings and assets**

|  |  |  |
| --- | --- | --- |
| **What amount do you have in personal savings?** |  |  |
| **If you do have personal savings, how much of this do you want to use for a new property purchase? We recommend that you have an ‘emergency fund’** |  |  |
| **Do you have any other investments or assets? (Y/N) – if Y give details opposite, type of investment / asset and amount** |  |  |
| **Are you expecting to have or receive a significant sum of money in the next 12 months? e.g. an inheritance? (Y/N) If Y give details opposite** |  |  |
| **If you are planning to purchase a property, are you going to be gifted a sum of money as a deposit? (Y/N) If Y give details opposite i.e. amount and who is gifting to you** |  |  |

**10 – Bad debt, banking conduct and criminal convictions**

|  |  |
| --- | --- |
| **Disclosing this information does not necessarily mean you will be refused a mortgage, however, this information must be brought to the lender’s attention at the outset. If a lender finds information previously undisclosed this could lead to an application being automatically declined.**  **Have you;**  **Ever had a County Court Judgment registered against you?**  **Failed to maintain payments on any credit agreement such as a loan, credit card or hire purchase agreement?**  **Ever been declared bankrupt or had a property repossessed by a mortgage lender?**  **Had an application for credit declined?**  **Ever entered into an Individual Voluntary Arrangement (IVA)?**  **Ever been convicted of a criminal offence other than a minor driving offence?**  **Exceeded your bank overdraft limit in the last 6 months?**  **Ever applied for or had a Pay Day Loan?**  **If ‘No’ enter ‘N’ in the box below, if ‘Yes’ enter as much detail as possible in the box below, including monetary amount dates and whether still outstanding or has been cleared.**  **Client 1 Client 2** | |
|  |  |

**11 – Adviser Notes**

|  |  |
| --- | --- |
| Anticipated Key date of new mortgage e.g. Property purchase price or value / mortgage amount / loan term / product type / source of deposit / any other significant information | |
|  | |
| Notes | |
| Date | Note |
|  |  |
| Notes continued | |
| Date | Note |
|  |  |

**12 - New Mortgage Details**

|  |  |  |
| --- | --- | --- |
| **Is this transaction a purchase or a remortgage** |  | |
| **If a remortgage do you wish to raise extra money?** |  | |
| **If a remortgage and raising extra money explain the purpose of raising extra money and HAS A FURTHER ADVANCE / SECOND CHARGE / PERSONAL LOAN BEEN CONSIDERED? Give any notes opposite** |  | |
| **Will this property be your main residence?**  **(Y/N)** |  | |
| **If no to above question, please give details - for**  **Example - Buy to let property (If Buy to let please complete section 13a)** |  | |
| **Address of property to be mortgaged** |  | |
| **Postcode** |  | |
| **Is the property of Standard construction?**  **If No - please give details opposite** |  | |
| **Is property near commercial premises?** |  | |
| **Is property ex Local Authority or Housing Association?** |  | |
| **Is the property a new build OR has the property undergone renovation in the last 2 years?** |  | |
| **Purchase price / property value** | £ | |
| **If a remortgage, please state 1) original purchase date**  **2) original purchase price 3) original mortgage amount** | 1 |  |
| 2 | £ |
| 3 |  |
| **Deposit available / equity in property** | £ | |
| **Where is the deposit coming from – e.g. from sale of property / savings / gift from family (if gifted – need gifted deposit letter)** |  | |
| **New Mortgage term** |  | |
| **Why has this term been chosen e.g. retirement age or specific reason / affordability** |  | |
| **Will the mortgage term go beyond retirement age? (Y/N)** |  | |
| **If Yes to above question, how do you plan to fund the mortgage in retirement?** |  | |
| **Are there any debts to be consolidated within this new mortgage Y/N? If ‘Y’ give details below** |  | |
| **Mortgage Amount** | **£** | |
| **Amount of mortgage product fee** | **£** | |
| **Is associated mortgage fee to be added to the mortgage advance (being aware that doing so will mean additional interest accrued)** |  | |
| **Do You have the funds available to pay the mortgage fee upfront? If Yes and still adding the fee explain why** |  | |
| **TOTAL borrowing including fees** | **£** | |
| **If debt is being consolidated, this should be only out of necessity and for no other reason. Also, should ensure that clients; Understand of the costs associated with consolidating these debts, understanding that by consolidating debt the repayment period / total monthly repayments / overall interest paid may increase, understanding that debts are now probably now *secured* which were previously in an unsecured structure. EXPLAIN WHY ALTERNATIVES SUCH AS RESCHEDULING DEBTS, AN UNSECURED LOAN OR MAINTAINING PAYMENTS HAVE NOT BEEN CHOSEN** | | | |
| Notes | | | |

**13 - New property, solicitors, estate agent and mortgage payment details**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Property description e.g. house / flat / bungalow**  **Terraced / semi detached / detached** |  | | | |
| **1 - Number of bedrooms, 2 - reception rooms 3 – kitchens 4 - bathrooms, 5 - garage, 6 - parking, 7 - year of construction** | **1** |  | | |
| **2** |  | | |
| **3** |  | | |
| **4** |  | | |
| **5** |  | | |
| **6** |  | | |
| **7** |  | | |
| **If leasehold property, remaining term of lease, maintenance and ground rent details if known** | **Remaining term of lease** | | |  |
| **Maintenance per month** | | |  |
| **Ground rent per annum** | | |  |
| **If property is a flat how many storeys are there in the block AND what floor is the property to be mortgage on?** |  | | | |
| **Will anyone else over the age of 17 live at the property other than mortgage applicants (Y/N) – If Y please give names and date of birth.** |  | | | |
| **Will anyone NOT named on the mortgage be providing any funds by any means towards this property transaction Y/N** |  | | | |
| **If Yes to above question will this person plan to reside at the property Y/N** |  | | | |
| **Tenure of property – Freehold or leasehold** |  | | | |
| **Solicitors details** | **Company Name** | |  | |
| **Address** | |  | |
| **Postcode** | |  | |
| **Contact name** | |  | |
| **Telephone number** | |  | |
| **email** | |  | |
| **Selling Estate Agent details (if applicable)**  **If no estate agent property access arrangements for survey** | **Company Name** | |  | |
| **Address** | |  | |
| **Postcode** | |  | |
| **Contact name** | |  | |
| **Telephone number** | |  | |
| **Email** | |  | |

|  |  |  |
| --- | --- | --- |
| **In the event that you can chose a day, what is the preferred payment date for your new mortgage (between 1st – 28th)** | |  |
| **DIRECT DEBIT DETAILS FOR MORTGAGE PAYMENT** | | |
| **Bank name** |  | |
| **Sort code** |  | |
| **Account number** |  | |
| **Address** |  | |
| **Name account held in** |  | |

13a - Buy to let Properties

|  |  |
| --- | --- |
| Are you or a member of your family planning on living in the property now or in the future? |  |
| Target market (i.e. professional, family, student) |  |
| Will you be looking for single occupant / family / multiple occupancy? |  |
| What type of tenancy agreement will you be using (e.g. assured shorthold tenancy, weekly renewable) |  |
| Is the property to be let furnished or unfurnished? |  |
| How much is the anticipated rental income per week / month? | £ |
| How much excess income would you like to achieve over your monthly mortgage payment and other expenses? | £ |
| Will you be using a letting agent or managing the property yourself? |  |
| If using letting agent, please provide details of agent’s fees |  |
| How will you continue to pay the mortgage should the property stand vacant if rent is not guaranteed via agent or insurance policy? |  |
|  |  |
| With regards to any buy to let property we recommend that you consult;   1. a solicitor or suitably qualified professional for legal advice with regards to your responsibilities as a landlord. 2. an accountant for taxation advice and guidance as to how to purchase the property – i.e. as an individual(s) or as a limited company. Whilst Barnden Financial Services can advise on the differences regarding mortgage products in this regard we are not suitably qualified to advise you on the basis that you can buy the property.   In addition, we recommend that on an ongoing basis you keep up to date with regulations appertaining to letting a property. | |

|  |  |
| --- | --- |
| Have the comments in the above dialogue box been discussed and understood by all borrowers? |  |

14 - Details of Mortgage requirements

|  |  |
| --- | --- |
| Do you have any plans to pay off some OR your entire mortgage before the end of the full mortgage term – Y/N? | |
| Approximate amount  £ | Approximate timescale / reason |
| Are you likely to move home within the mortgage term. – Y/N? | |
| Timescale | reason |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Indicate below the features most important to you - Y/N** | | | | **Reasons for choices opposite, include comment on how would you cope if your mortgage payments increased significantly?** | | |
| An upper limit on mortgage costs for a specific period (capped rate) | |  | |  | | |
| To fix mortgage costs for a certain period (Fixed rate) | |  | |
| A discount on the lenders standard variable rate for a set period of time (Discounted rate) | |  | |
| A bank or savings account linked mortgage (Offset current account mortgage) | |  | |
| A rate which tracks the Bank of England rate or lenders base rate (Tracker mortgage) | |  | |
| **Product term** | | | |  | | |
| What term of the product noted above do you want, and why? | | | | | | |
| **Which of the following are important to you (enter an x in any appropriate boxes)** | | | | **Reasons and any other preferences** | | |
| No Higher Lending Charge | |  | |  | | |
| Help to Buy Provider | |  | |
| Speed of mortgage completion (genuine reason only) | |  | |
| Ability to make overpayments and or take payment holidays | |  | |
| Ability to make overpayments of up to 10% within any 12 month period | |  | |
| Make overpayments of more than 10% within any 12 month period | |  | |
| Preference of free legal; fees (or a cashback towards these costs) over rate (within reason) | |  | |
| Preference of free mortgage valuation over rate | |  | |
| No booking / product fee | |  | |
| No early repayment charge beyond mortgage product end date | |  | |
| No early redemption charge at any time | |  | |
| A cash back – by this we mean a sizeable one and not a contribution e.g. towards legal fees. | |  | |
| Are you looking for the cheapest mortgage based on; | Cheapest monthly payment | | Lowest overall fees / up front costs | | Lowest cost during product term | Lowest cost over full term of the mortgage |

|  |  |  |
| --- | --- | --- |
| **Attitude to risk** | | |
| What is your attitude to risk? | Cautious – Unwilling to take any risk and certainty that mortgage will be paid at end of the mortgage term  Capital Repayment | Adventurous – Willing to accept some risk.  Will make own arrangements for repayment of part or all of the mortgage.  Interest only OR Split repayment |
| If interest only document how the mortgage will be repaid in the future |  | |

**15 – Details of new mortgage being arranged**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type of valuation / survey required**  **PLEASE READ NOTES BELOW** |  | **Fee payable** | | **£** |
| **Mortgage lender selected** |  | | | |
| **Mortgage scheme selected** | **Product Type** | |  | |
| **Interest rate** | |  | |
| **Product Fee** | |  | |
| **Product Fee added or paid upfront** | |  | |
| **Other features – e.g. cashback** | |  | |

|  |
| --- |
| **Provide explanation for this lender being selected – if applicable, include why any obvious other lenders have been dismissed.** |
|  |

**Notes re property inspection – i.e. mortgage valuation / survey**

There are 3 options available; A mortgage valuation, Homebuyers Report or Full Building Survey.

Please be aware that if you opt for a mortgage valuation this is for the mortgage lenders purpose only in order to obtain the value of the property -It is not a survey.

A Homebuyers Report will provide a more detailed report of the condition of the property

A Building Survey is the most detailed report that you can have and is a very extensive survey of the property.

**Insurance & Wills**

Taking a mortgage is a large financial commitment, the lender will need buidings insurance to be in place in order to obtain a mortgage. You should strongly consider additional insurances to protect the contents of your home and personal cover such as life cover and critical illness insurance to cover your mortgage in the event of your death or being diagnosed with a serious illness and income protection should you be unable to work due to an accident, sickness or redundancy.

|  |  |
| --- | --- |
| Would you like to receive a quote for buildings and contents insurance (Y/N)? |  |
| Would you like to receive a quote for all or any of the personal insurances such as life cover, critical illness cover and income protection (Y/N)? |  |

|  |
| --- |
| If no to any of above state why and what arrangements will be in place: |

|  |  |  |
| --- | --- | --- |
| Death in service benefit and employer sick pay | | |
|  | Client 1 | Client 2 |
| What death in service benefit do you receive from your employer?  **If none state ‘None’** |  |  |
| What sick pay do you receive from your employer?  For example; 1 month full pay, 1month half pay  **If none state ‘None** |  |  |

|  |  |
| --- | --- |
| Do you have a Will in place (Y/N)? |  |

If not, you should consider obtaining one as a will is the only way to make sure your savings and possessions (your estate) go to the people and that you care about. If you have one in place and your circumstances have changed since it was created then this should be reviewed.

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Applicant 1 Full Name Applicant 2 Full Name

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Applicant 1 signature Applicant 2 signature Date

**Declaration**

**Do not sign this declaration unless you are entirely satisfied with the contents of the full fact find. If you have any queries ask your mortgage adviser for assistance/clarification before signing this, or any other forms.**

I / We confirm that the information provided is to the best of my / our knowledge, correct and is a true reflection of my / our discussions with Paul Barnden.

I / We have provided this information on the understanding that it is used to form the basis of any advice and recommendation made and that I’m / we’re not under any obligation to take up any recommendation made.

I / We understand that recommendations made will involve a regular financial commitment. Accordingly, I / we understand that I / we must be sure of the ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

I / We understand that Barnden Financial Services Ltd offer advice and services with respect to mortgages and non-investment protection (insurance products) and therefore any advice and recommendations provided will be limited to these areas.

If applicable I / we give my / our consent for the information used in this document to be used by Barnden Financial Services Ltd to apply for a mortgage or insurance product.

I / We confirm that we have been provided with a copy of the firms Privacy Notice and ‘about our Services/Terms of Business’ version V0319.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant 1 Full Name Applicant 2 Full Name

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Applicant 1 signature Applicant 2 signature Date

**Additional Notes**

|  |  |
| --- | --- |
| **Date** | **Note** |
|  |  |