**Please complete all applicable questions in sections 1 to 10 only as follows**

**You may wish to take a note of the section to complete before starting**

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| **Sections 1, 1A, 2, 3 & 4, 4D 4E, 4G, 5, 7, 8, 8A, 9,** **& 10** | **All applicants** |
| **Section 4A & 4F** | **Employed Persons Only** |
| **Section 4B** | **Self-employed Persons Only** |
| **Section 4C** | **Company Directors with more than 20% share in the company** |
| **Section 6** | **Remortgage only i.e., moving to a new lender OR staying with same lender and borrowing extra.** |
| **Section 7A** | **Applicants with mortgage on their current main residence** |

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| **In the event that you are unsure of ANY part of this form please contact us.****If there are some fields that you are unable to complete, please just do your best with the form and return as soon as possible.** **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****Please immediately text the password to 07587 131329****How to password protect a document****Click on the File tab and 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.** |

**THIS PAGE NOT TO BE COMPLETED – FOR BFS USE ONLY**

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| **Applicant Name(s)** |  |
| **Adviser and Firm**  | **Paul Barnden, Barnden Financial Services, FCA Number 539980** |
| **Source of business e.g., referral / existing client** |  |
| **Start date of completion of this form** |  |
| **Property ownership status e.g., First Time buyer / Homeowner** |  |
| **Nature of this transaction e.g., Purchase / Remortgage / Shared Ownership / Shared Equity** |  |
| **Additional Support Required (Y/N) – If Y give details** |  |
| **Client contact information** |  |
| **Date of final completion of this form** |  |

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| **Background / objectives** |
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| **Adviser Notes** |
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| **1. PERSONAL DETAILS** |
|  | **Applicant 1** | **Applicant 2** |
| **Title (Mr, Mrs, MS, Miss, Dr, Rev, etc.)** |  |  |
| **Surname** |  |  |
| **Forename(s) - enter ALL official names as shown on your identification, i.e., Passport or driving license.** |  |  |
| **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** |  |  |
| **For joint applications, what is your relationship to Applicant 2** |  |
| **How many financial dependent children do you have THAT LIVE WITH YOU and what are their ages? DO NOT INCLUDE CHILDREN THAT DO NOT LIVE WITH YOU** | **Number**  | **Ages**  |
| **If you have children who do not live with you and for whom you pay child maintenance, for how many children and how much do you pay monthly?**  | **Number**  | **Amount** | **Number**  | **Amount** |
| **When was the last time you smoked or used ANY form of nicotine replacement products? If NEVER enter N/A** |  |  |
| **If applicable, what do you smoke / use? – i.e., cigarettes, cigars, Vape, nicotine patches, nicotine gum.** |  |  |
| **What is your mother’s maiden name?** |  |  |
| **At what age do you plan to retire? You can find your state pension age by using this website address https://www.gov.uk/state-pension-age** |  |  |
| **Do you have a current and valid Will in place that reflects your wishes?****If not, we strongly recommend that you make a Will.**  |  |  |

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| **1A. CONTACT DETAILS** |
| **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)** |  |  |
| **If you have any additional contact telephone numbers or email addresses, please enter these details here.** |  |  |
| **2. ADDRESS DETAILS****2** |
|  | **Applicant 1** | **Applicant 2** |
| **Current Address** |       |       |
| **Postcode** |       |       |
| **Date moved to this address MM/YYYY** |       |       |
| **Do you show on the electoral roll at this address** |       |       |
| **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** |       |       |
| **IMPORTANT - PLEASE PROVIDE A FULL 3 YEAR ADDRESS HISTORY** |
| **Previous Address 1** |  |  |
| **Postcode** |  |  |
| **Dates moved in and out of this address MM/YYYY** | **From**  | **To** | **From**  | **To** |
| **Did you show on the electoral roll at this address** |  |  |
| **Occupier Status (owner / renting / living with family)** |  |  |
| **Previous Address 2** |  |  |
| **Postcode** |  |  |
| **Dates moved in and out of this address MM/YYYY** | **From**  | **To** | **From**  | **To** |
| **Did you show on the electoral roll at this address** |  |  |
| **Occupier Status** **(owner/renting /family/friends)** |  |  |
| **IF YOU HAVE LIVED AT ANY OTHER ADDRESSES IN THE LAST 3 YEARS PLEASE SUPPLY DETAILS AS PER ABOVE IN SECTION 10**      |

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| **3. WORK / EMPLOYMENT DETAILS** |
|  | **Applicant 1** | **Applicant 1** |
| **Are you Employed or Self Employed**  |  |  |
| **What is your job title?** |  |  |
| **Is your employment permanent / temporary / contractor / agency**  |  |  |
| **Do you work full time or part time?** |  |  |
| **Employer’s Name or if self-employed, business name** |  |  |
| **Nature of employment (i.e., what industry do you work in)** |  |  |
| **Please give a brief description of your duties with percentage splits.****e.g.-100% office / admin OR 70% shop floor, 20% admin, 10% driving** |  |  |
| **If employed, Full address of Employer OR if self-employed, registered address of your business.** |  |  |
| **Postcode** |  |  |
| **FOR EMPLOYED PERSONS ONLY****Contact name or department should an employment reference be needed** |  |  |
| **FOR EMPLOYED PERSONS ONLY****Telephone number** |  |  |
| **Start date of your current employment /****Business MM/YYYY** |  |  |
| **FOR EMPLOYED PERSONS ONLY****If employed, do you have shares in the company that you work for? If Y to above what % do you own?** |  |  |
| **FOR EMPLOYED PERSONS ONLY****Are you in a probation period? (Y/N) If Y when does this period end** |  |  |
| **FOR EMPLOYED PERSONS ONLY****If less than 1 year in current employment provide previous employer, start and end dates of employment MM/YYYY and brief description of job role.** |  |  |
| **FOR SELF-EMPLOYED PERSONS ONLY****Name and address of your accountancy firm** |  |  |
| **Postcode** |  |  |
| **Contact name** |  |  |
| **Telephone number** |  |  |
| **Email address** |  |  |

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| **4A. INCOME DETAILS FOR EMPLOYED PAYE** |
|  | **Applicant 1** | **Applicant 2** |
| **Annual Basic salary, BEFORE any deductions** | **£** | **£** |
| **Overtime – Enter approximate annual equivalent**  | **£** | **£** |
| **How frequently is your overtime received**  |  |  |
| **Commission - Enter approximate annual equivalent** | **£** | **£** |
| **How frequently is your commission received** |  |  |
| **Bonus – Enter approximate annual equivalent**  | **£** | **£** |
| **How frequently is your bonus received**  |  |  |
| **Shift allowance / enhancements – Enter approximate annual equivalent** | **£** | **£** |
| **How frequently are your shift allowance / enhancements received**  |  |  |
| **Car allowance – Enter annual figure** | **£** | **£** |
| **On AVERAGE what is your REGULAR take home pay after deductions?** | **£** | **£** |
| **How frequently are you paid? i.e., weekly / fortnightly / 4 weekly / monthly** |  |  |
| **Adviser Notes re income.** |  |  |

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| **4B. INCOME DETAILS FOR SELF-EMPLOYED – SOLE TRADERS OR PARTNERSHIPS** |
| **Are you a sole trader or in a partnership – if partnership please state % of business owned** |  |  |
| **What date did the business start trading – MM/YYYY** |  |  |
| **Please provide below your own personal share of the net profit of the business over the last 3 years. If you are unable to provide this information, we are happy to liaise with your accountant directly to obtain this. Please advise if this would be your preference.** |
| **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** |  |

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| **4C. INCOME DETAILS FOR LIMITED COMPANY DIRECTORS WITH MORE THAN 20% SHARE** |
| **What is the trading year of the business e.g., 1st October – 30th September** |  |  |
| **Is the company solvent and trading with a positive balance sheet (Y/N)** |  |  |
| **Year 1 – Year end date DD/MM/YYYY** **salary**  |  |  |
| **Your annual salary** | **£** | **£** |
| **Your annual dividends** | **£** | **£** |
| **Your share of annual net profit after corporation tax** | **£** | **£** |
| **Year 2 – Year end date DD/MM/YYYY** **salary**  |  |  |
| **Your annual salary**  | **£** | **£** |
| **Your annual dividends** | **£** | **£** |
| **Your share of net profit after corporation tax** | **£** | **£** |
| **Year 3 – Year end date DD/MM/YYYY** **salary**  |  |  |
| **Your annual salary**  | **£** | **£** |
| **Your annual dividends**  | **£** | **£** |
| **Your share of net profit after corporation tax** | **£** | **£** |
| **On average how much do you currently pay yourself net of tax each month?**  | **£** | **£** |

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|  **4D. INCOME FROM OTHER SOURCES** |
|  | **Applicant 1** | **Applicant 2** |
| **IF APPLICABLE GIVE DETAILS BELOW - e.g., SECOND JOB / CHILD BENEFIT / MAINTENANCE / RENTAL INCOME**  |
| **Income source 1** |  |  |
| **Enter approximate annual equivalent amount** | **£** | **£** |
| **How frequently is this paid? i.e., weekly / fortnightly / 4 weekly / monthly** |  |  |
| **Income source 1** |  |  |
| **Enter approximate annual equivalent amount** | **£** | **£** |
| **How frequently is this paid? i.e., weekly / fortnightly / 4 weekly / monthly** |  |  |
| **Income source 1** |  |  |
| **Enter approximate annual equivalent amount** | **£** | **£** |
| **How frequently is this paid? i.e., weekly / fortnightly / 4 weekly / monthly** |  |  |

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| **4E. TOTAL INCOME FROM ALL SOURCES** |
| **Approximately how much do you receive on a MONTHLY basis from ALL income sources?** |  |  |
| **Do you anticipate any significant changes to your income in the foreseeable future (Y/N) – If Y give details opposite including timescale, reason and amount.** |  |  |

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| **4F. BENEFITS RECEIVED AND SALARY DEDUCTIONS - FOR EMPLOYED PERSONS ONLY** |
| **If you are unaware of this information at the time of completing this document, please contact your employer to find out and let us know at the earliest opportunity. The reason we ask is that we have a duty of care to discuss ‘Protecting your mortgage’ and this information will have an impact on how this conversation moves forward.**  |
| **In the event of your death, would your employer make a ‘Death in Service’ benefit payable to your nominated beneficiary? (Y/N/ Don’t Know) If Y enter amount, e.g., 3 x annual salary** |  |  |
| **If you do receive a death in service benefit, are you aware who you have nominated as the beneficiary? If your circumstances have changed since you last done this you may need to review this matter.** |  |  |
| **If you were to be long term sick would your employer pay you for a period of time? (Y/N) If Y enter amount, e.g., Full Pay for 3 months followed by Half Pay for 3 months.** |  |  |
| **Are you a member of your employer’s pension scheme? (Y/N) If Y how much do you contribute each month** |  | **Amount £** |  | **Amount £** |
| **If ‘No’ why is this and do you plan to join soon?** |  |  |
| **Other than tax and national insurance do you have ANY other REGULAR deductions on your pay slip – e.g., Student Loan / Share Save (Y/N) If Y give details and amount opposite.** |  |  |

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| **4G. PERSONAL PENSION CONTRIBUTIONS - ALL APPLICANTS** |
| **Do you contribute to a personal pension? (Y/N) If Y how much do you contribute each month?** | **Y/N**  | **Amount £** | **Y/N**  | **Amount £** |

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| **5. FINANCIAL COMMITMENTS** |
|  | **Applicant 1** | **Applicant 2** |
| **IMPORTANT – please read. For the purpose of this document, financial commitments are classed as Personal loans / secured loans against your property/ car loans / hire purchase / credit cards / catalogue accounts / store cards. If you currently have OR you have cleared any accounts in the last 2 months please complete the details in the boxes provided. The reason for this, is that even if these have been recently cleared, they may still show on your credit file and the lender will see this. You do not need to include Student Loans in this section, these can be entered in section 4F** |
| **Do you currently OR have you cleared any financial commitments in the last 2 months (Y/N)? If Y enter details below** |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **In whose name (App 1 or App 2)** |  |  |  |  |
| **Who is it paid to (name of organisation)** |  |  |  |  |
| **Account number (can be found on finance agreement)** |  |  |  |  |
| **Commitment type e.g., Credit card / loan / secured loan** |  |  |  |  |
| **Monthly cost** | **£** | **£** | **£** | **£** |
| **End date (MM/YYYY)** |  |  |  |  |
| **Amount owing****If a credit card and this is cleared monthly or has been cleared within the last 2 months, enter ‘CM’ in addition, please enter the most recent previous balance that was cleared.****If it is a loan that has been cleared within the last 2 months you can enter £0 and also enter ‘Cleared’ followed by the approximate date it was cleared**  | **£** | **£** | **£** | **£** |

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| **In whose name (App 1 or App 2)** |  |  |  |  |
| **Who is it paid to (name of organisation)** |  |  |  |  |
| **Account number (can be found on finance agreement)** |  |  |  |  |
| **Commitment type e.g., Credit card / loan / secured loan** |  |  |  |  |
| **Monthly cost** | **£** | **£** | **£** | **£** |
| **End date (MM/YYYY)** |  |  |  |  |
| **Amount owing****If a credit card and this is cleared monthly or has been cleared within the last 2 months, enter ‘CM’ in addition, please enter the most recent previous balance that was cleared.****If it is a loan that has been cleared within the last 2 months you can enter £0 and also enter ‘Cleared’ followed by the approximate date it was cleared**  | **£** | **£** | **£** | **£** |

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| **In whose name (App 1 or App 2)** |  |  |  |  |
| **Who is it paid to (name of organisation)** |  |  |  |  |
| **Account number (can be found on finance agreement)** |  |  |  |  |
| **Commitment type e.g., Credit card / loan / secured loan** |  |  |  |  |
| **Monthly cost** | **£** | **£** | **£** | **£** |
| **End date (MM/YYYY)** |  |  |  |  |
| **Amount owing****If a credit card and this is cleared monthly or has been cleared within the last 2 months, enter ‘CM’ in addition, please enter the most recent previous balance that was cleared.****If it is a loan that has been cleared within the last 2 months you can enter £0 and also enter ‘Cleared’ followed by the approximate date it was cleared**  | **£** | **£** | **£** | **£** |

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| **6. DEBT CONSOLIDATION – FOR REMORTGAGES ONLY** |
|  | **Applicant 1** | **Applicant 2** |
| **IMPORTANT – please read. If debt is being consolidated, this should be only out of necessity and for no other reason. Consolidating debt such as unsecured loans and credit cards into a mortgage will;*** **Likely result in more interest being paid overall due to the existing repayment term being extended over the new mortgage term**
* **Reduce the amount of equity in the property**
* **Mean that the loan will now be secured against the property as opposed to be being previously unsecured.**

**There are alternative methods such as;*** **rescheduling credit cards onto interest free arrangements**
* **looking at your budget to remove non-essential expenditure – the money freed up may be able to meet the cost of these commitments**
* **consolidating to a personal loan over a shorter term**
* **seeking debt counselling**

**At Barnden Financial Services we will consider all circumstances on an individual basis and discuss your options with you so that the most favorable outcome can be achieved.** |

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| **Are you planning on capital raising to consolidate any of your debts?****If yes give details opposite – e.g., commitment to be repaid 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.** |  |

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| **7. PROPERTY OWNERSHIP** |
| **If you do not currently own a property have you EVER owned a property ANYWHERE in the WORLD? (Y/N) – If Y please give details.**  |  |  |
| **Other than the property that you live in as your MAIN RESIDENCE, do you own any other property anywhere else in the world? (Y/N) If Y please complete Additional Properties form in Documents tab on our website.** |  |  |
| **Do you currently have a mortgage on your main residence? (Y/N) If Y enter details in Section 8A below.** | **£** | **£** |
| **If you do not currently have a mortgage but have repaid one within the LAST 3 years please provide the Lender name and approximate date repaid opposite.** |  |  |

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| **7A. CURRENT MORTGAGE ON MAIN RESIDENCE**  |
| **Whose name(s) is the mortgage held in - If jointly owned with Applicant 2 enter mortgage details under Applicant 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** |  |  |
| **Current rate of interest paid and product type i.e., Fixed / discount / variable (if known)** |  |  |
| **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**  |  |  |

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| **8. YOUR BANK ACCOUNT** |
|  | **Applicant 1** | **Applicant 2** |
| Name of your main Bank and approximately how many years with them? |  | **how long?**  |  | **how long?**  |
| **How much is your overdraft facility on your main bank account** | **£** | **£** |
| **Has there been any adverse activity on your bank account in the last 3 months such as ‘rejected’ debits or exceeding your overdraft facility? Y/N. If Y please give details opposite.** |  |  |

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| **8A. SAVINGS, INVESTMENTS, DEPOSIT & BUDGET FOR MORTGAGE AND INSURANCES** |
| **What amount do you have in personal savings?** |  |  |
| **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 – 24 months? e.g., an inheritance? (Y/N) If Y give details opposite** |  |  |
| **If you are selling and buying how much of the equity from your current property do you plan to use for your new purchase?** |  |  |
| **FOR HOUSE PURCHASE ONLY****Amount of deposit / down payment. Give an approximate breakdown of how this will be made up. Will any of this be gifted? If so, who will this gift come from I.e., relative) and will this person reside at the property?** |  |
| **FOR HOUSE PURCHASE ONLY****How much in total do you have to use for the associated cost of your purchase / moving. i.e., legal fees / estate agents fees / stamp duty** |  |
| **FOR ALL APPLICANTS** **What is your monthly budget to cover your new mortgage cost including products that will be put in place such as Home Insurance, Life Insurance, Income Protection and Critical Illness Cover?** |  |

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| **9. BAD DEBT, CRIMINAL CONVICTIONS & CHANGE IN CIRCUMSTANCES** |
| **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?**
* **been declared bankrupt**
* **had a property repossessed by a mortgage lender?**
* **had an application for credit declined?**
* **entered into an Individual Voluntary Arrangement (IVA)?**
* **been convicted of a criminal offence other than a minor driving offence?**
* **applied for or had a Pay Day Loan?**

**If ‘No’ enter ‘N’ in the box opposite, if ‘Yes’ enter as much detail as possible in the box opposite, including monetary amount dates and whether still outstanding or has been cleared.** |  |  |
| **Are there any likely changes to your circumstances that could impact your financial situation OR a mortgage application? Y/N – If ‘Y’ provide details opposite.** |  |  |
| **10. ADDITIONAL INFORMATION** |
|  |
| 11. MORTGAGE PREFERENCES |
| **Might your income or expenditure change significantly in the foreseeable future?** | **[ ] YES** **[ ] NO** |
| **INCOME - Approximate timescale/ amount/ reason:**  |  |
| **EXPENDITURE - Approx. timescale/ amount/ reason:**  |  |
| **Do you have any plans to pay off some or your entire mortgage before the end of the full mortgage term?** | **[ ] YES** **[ ] NO** |
| **Approximate amount** **£** | **Approximate timescale/ reason:**  |
| **Are you likely to move home within the mortgage?** | **[ ] YES** **[ ] NO** |
| **[ ] Larger** **[ ] Smaller** | **Approximate timescale/ reason:**  |
| **How would you cope if your mortgage payments increased significantly?** |  |
| **Please indicate the features most important to you** |
| **An upper limit on your mortgage cost for specific period *(Capped)*** **Reason:**  | **YES****[ ]**  | **NO****[ ]**  |
| **To fix your mortgage costs for a certain period *(Fixed)*****Reason:**  | **YES****[ ]**  | **NO****[ ]**  |
| **A discount on the lenders standard variable rate for a set period *(Discount rate)*****Reason:**  | **YES****[ ]**  | **NO****[ ]**  |
| **A bank or savings account linked mortgage *(Offset/Current Account Mortgage)*****Reason:**  | **YES****[ ]**  | **NO****[ ]**  |
| **A rate which tracks the Bank of England rate or lenders base rate *(Tracker)*****Reason:**  | **YES****[ ]**  | **NO****[ ]**  |
| **What term of the product noted above do you require, and why?**  |
| **Which of the following are important to you** |  |
| **No Higher Lending Charge** | **[ ]**  | **Preference of free legal fees over rate (within reason)** | **[ ]**  |
| **Help to Buy provider** | **[ ]**  | **Preference of free valuation over rate (within reason)** | **[ ]**  |
| **Speed of mortgage completion (genuine reason only)** | **[ ]**  | **No booking or arrangement fee** | **[ ]**  |
| **Ability to vary the repayment amount or take repayment holidays** | **[ ]**  | **No early repayment charge overhang** | **[ ]**  |
| **Ability to make overpayments up to 10% pa** | **[ ]**  | **Make overpayments of more than 10% pa** | **[ ]**  |
| **No tie in at any time** | **[ ]**  | **Cash back from the lender** | **[ ]**  |
| **Reasons and any other preferences:** |
|  |
| **WHAT IS YOUR ATTITUDE TO RISK?** |
| **CAUTIOUS.** **UNWILLING TO ACCEPT RISK** **[ ]** **Certainty of the mortgage being repaid at the end of the term** **(CAPITAL REPAYMENT)** | **ADVENTUROUS.** **WILLING TO ACCEPT SOME RISK** **[ ]** **Will make own arrangements for repayment of part /all of the mortgage** **(INTEREST ONLY OR SPLIT REPAYMENT)** |

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| **12. PROPERTY AND DEPOSIT DETAILS**  |
| **Is the mortgage for main residence / Buy to let / Let to Buy / Property for dependent relative to live in?**  |  |
| **Address of property to be mortgaged**  |  |
| **Postcode** |  |
| **Is / does the property – Non-Standard construction / have an Annex / Near commercial premises / a flat in high block / Ex local authority or Housing Association / a new build or been refurbished in last 2 years****If yes - please give details opposite** |  |
| **If Shared ownership / shared equity / Right to Buy give details opposite including % share and rent payment / which Housing Association etc.** |  |
| **Is the property Freehold or Leasehold** |  |
| **If leasehold property** | **Remaining term of lease** |  |
| **Service charge /****Maintenance per month** | **£** |
| **Ground rent per annum** | **£** |
| **Property specifics** | **Property type – i.e., house / flat** |  |
| **If a flat, how many floors in block and what floor is the flat on** | **Number of Floors**  | **What floor is flat on** |
| **Attachment type – i.e., Detached** |  |
| **Number of bedrooms** |  |
| **Number of Kitchens** |  |
| **Number of bathrooms** |  |
| **Does property have parking** |  |
| **Does property have a garage** |  |
| **What year was property built** |  |
| **If this is a remortgage application**  | **original purchase date**  |  |
| **original purchase price** | **£** |
| **original mortgage amount** | **£** |
| **Purchase price / property value** | **£** |
| **For a property purchase – How much deposit is to be used** | **£** |
| **Where is the deposit coming from – e.g., from sale of property / savings / gift from family – give full break down** | **Deposit source** | **Amount** |
|  | **£** |
|  | **£** |
|  | **£** |
|  | **£** |

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| **12A. FOR BUY TO LET / LET TO BUY ONLY** |
| 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 a standard buy to let or an HMO? |       |
| How much is the anticipated rental income per week / month? | £      |
| 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? |       |
| Advise clients that with regards to any buy to let / let to buy 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.
3. A letting agent in order that you can keep up to date with regulations appertaining to letting a property.
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| **13. MORTGAGE DETAILS**  |
| **Mortgage amount** | **£** |
| **If a remortgage and there is extra borrowing, give breakdown of additional borrowing** | **Amount** | **Reason** |
| **£** |  |
| **£** |  |
| **£** |  |
| **£** |  |
| **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** |  |
| **IF PRODUCT FEE BEING ADDED TO MORTGAGE, POSITIVE ELECTION OF FEES ADDED FORM TO BE COMPLETED** |
| **New Mortgage term** |        |
| **Why has this term been chosen e.g., retirement age or specific reason / affordability** |       |
| **If applicable, how do you plan to fund the mortgage in retirement?**  |       |

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| **14. ADDITIONAL ADULT OCCUPIERS / SOLICITORS AND ESTATE AGENTS DETAIL** |
| **Will anyone else over the age of 17 live at the property other than mortgage applicants (Y/N) – If Y please give FULL names and date of birth.** |  |
| **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** |  |

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| **15. DIRECT DEBIT**  |
| **What is the preferred payment date for your new mortgage?** **(between 1st – 28th)** |  |
| **Bank name and branch** |  |
| **Sort code** |  |
| **Account number**  |  |
| **Name account held in** |  |

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| **16. MORTGAGE PRODUCT DETAILS** |
| **Mortgage lender selected** |  |
| **Mortgage scheme details** | **Product Type**  |  |
| **Interest rate** |  |
| **Product code** |  |
| **Other features – e.g., cashback** |  |
| **Provide explanation for this lender being recommended and if applicable, include why other lenders have been dismissed.** |
|  |
| **Provide explanation for this product being recommended and if applicable, include why other lenders have been dismissed.** |
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| **17. VALUATION CHOICE** |

**There are THREE normal types of valuation reports for mortgage purposes available to you, please confirm which one you require**

**[ ]  STANDARD VALUATION: This is to ascertain the value of the property being purchased**

**or remortgaged and suitability for a mortgage ONLY! You should not rely on this valuation especially with a purchase, as it is undertaken for the lender, not you as borrower. If it is provided to you this is only as a matter of courtesy. It may also be the case that the valuation is carried out remotely, meaning that this may mean that no one actually visits the property.**

**[ ]  HOMEBUYERS REPORT: This provides you with information about the general condition of**

**the property. It is usually only considered suitable for newer properties (i.e., those built since 1970) although it may not highlight all defects especially if these are difficult to access or view**

**[ ]  FULL STRUCTURAL: If the property being purchased is more than 10 years old or**

**SURVEY there are any specific aspects of the condition of the building that you would like investigated, a full survey will give you the most detailed report about the property.**

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| **18. SUPPLIMENTARY MORTGAGE INFORMATION** |
| **INTEREST ONLY MORTGAGE** |
| **Clients will have to demonstrate to the mortgage lender that they have in place a clearly understood and credible repayment strategy. Document clients’ means of repaying the mortgage in the future:**  |

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| **LENDING INTO RETIREMENT** |
| **Do you understand your payments on this mortgage will extend beyond your stated retirement age?** **[ ] YES** **[ ] NO****Which sources of income do you plan to use to meet the payments after you retire?****Can you provide documentary evidence of your expected income sources after retirement?** **[ ] YES** **[ ] NO****If you can’t provide evidence of your expected income sources after retirement, please indicate the expected value of each source and say how you’ve arrived at these values:****Do you expect your outgoings to increase or decrease after you retire – if so, how much and give reasons:** |

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| **DEBT CONSOLIDATION** |
| **If advice has been to consolidate debts and secure them on a mortgage, state why alternatives such as rescheduling debts, an unsecured loan, or maintaining payments have not been chosen:** |
| **19. INSURANCE & WILLS** |

**Taking a mortgage is a large financial commitment; the lender will need buildings 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 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**

**Are you interested in receiving any quotes for insurance?** **[ ] Yes** **[ ] No**

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| **If “No” please state why, and what arrangements will be in place:** |

**Do you have a Will in place? [ ] Yes [ ] No**

**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 causes that you care about. If you have one in place and your circumstances have changed since it was created then this should be reviewed.**

**Would you like more information on obtaining or reviewing a Will? [ ] Yes [ ] No**

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| **20. DECLARATIONS** |

**Advisor’s declaration**

**The information within the fact find has been received from the applicants. I have provided a copy of the terms of business disclosure document which outlines the costs and levels of service provided.**

**Paul Barnden**

**Applicants 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 agree that this fact find is a true record of my / our discussions with the mortgage adviser and that this information is true to the best of my knowledge. I/We confirm that I/we have received a copy of the firms about our Services/Terms of Business’ and have been directed to the firms Privacy Policy on their website but that if I/We require a copy we can request this from our adviser.**

**Applicant 1 Name: Applicant 2 Name:**

**Signature: Signature:**

**Date:**

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|  **21. ADVISER FILE NOTES** |
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