

# Your Information

## Mortgage Capacity Fact Find

PRIVATE & CONFIDENTIAL

Client Name:

Date Completed:

Any advice/information given is based on the information contained within this document. Unanswered questions or blank responses may be excluded from the report. If any details are incorrect or omitted, please let me know as this may impact the outcome of the assessment.

## Data Protection

	Client One	Client Two
Agreement Date		
I am aware of my rights under the General Data Protection Regulation (GDPR) and have given my express consent to be contacted in relation to my financial requirements. <b>Please answer Yes or No</b>		
I have given consent for you to hold my personal data as contained within this document and to share it with other companies for the express purpose of compiling your assessment <b>Please answer Yes or No</b>		
I am aware that I have the right to request access to information that the advisor holds on me. I also have the right to request that personal data held on me is rectified or erased, or object to processing as well as the right to portability. <b>Please answer Yes or No</b>		

## Important Dates

If the mortgage capacity assessment is required for a specific date or Court Hearing please confirm the following:	
Divorce	Yes/No
Mediation Date	
FDR Hearing Date	
Final Hearing Date	

## Personal Details

	Client One	Client Two
Title		
First Name		
Surname		
Preferred Name/Title (to be used in report, if different)		
Date of Birth		
Age		
Retirement Age (or age any new mortgage should end, if different)		
Nationality		

## Address

	Client One	Client Two
House Number		
Street		
City		
County		
Post Code		

## Contact Details

	Client One	Client Two
Phone Number		
Mobile Phone Number		
Email address		

## Family & Dependents

Full Name	Date of Birth	Age	Relationship	Financially Dependent to whom?

## Employment (for Self-Employment see next page)

	Client One	Client Two
Employers Name		
Employers Address		
Current Role/Position		
Length of time in current position		
Salary  If possible please note gross annual figure (before tax) and net monthly figure (after tax).	Annually - £  Monthly - £	Annually - £  Monthly - £
Bonus/Commission (please confirm frequency of this income and if annual please confirm last 2 years)		
If Bonus/Commission is received please confirm whether it is guaranteed?		
If employed for less than 3 years can you confirm that you have been in employed continuously for the last 3 years? If the answer is no please provide further details		

## Contractors

	Client One	Client Two
Are you Employed or Self Employed?		
Please state the Contract Type (eg- Zero Hours, Temporary, Sub-Contractor Fixed Term, Sub Contractor Open-Ended, Fixed Term)		
Please confirm the start date of the Contract		
If Temporary or Fixed Term please confirm the end date		

# Self-Employment

Client One

Business Type	Income		
	Your Share of Net Profit	Salary	Dividends
Partner	20 - £	N/A	N/A
	20 - £		
	20 - £		
Sole Trader	20 - £	N/A	N/A
	20 - £		
	20 - £		
Director/Shareholder with 20% <b>or less</b> shareholding	Please complete employed section	Please complete employed section	Please complete employed section
Director/Shareholder with 20% <b>or more</b> shareholding	N/A	20 - £	20 - £
		20 - £	20 - £
		20 - £	20 - £
Business Name	N/A		
Business Address	N/A		
Your position			
When did the business start?			
How many years' accounts do you have?			

Client Two

Business Type	Income		
	Your Share of Net Profit	Salary	Dividends
Partner	20 - £	N/A	N/A
	20 - £		
	20 - £		
Sole Trader	20 - £	N/A	N/A
	20 - £		
	20 - £		
Director/Shareholder with 20% <b>or less</b> shareholding	Please complete employed section	Please complete employed section	Please complete employed section
Director/Shareholder with 20% <b>or more</b> shareholding	N/A	20 - £	20 - £
		20 - £	20 - £
		20 - £	20 - £
Business Name			
Business Address			
Your position			
When did the business start?			
How many years' accounts do you have?			

## Other Income

Income Type	Amount	Frequency	Owner (1 or 2)
Child Benefit			
Child Tax Credits			
Maintenance from ex-spouse			
Rental Income	20 - £ 20 - £ 20 - £	N/A	
Pension Income			
Other (please state)			
If Maintenance from ex-spouse is payable please confirm if it is court ordered?			



## Monthly Deductions from Salary

	Client One	Client Two
Are you repaying a student loan?		
Pension deducted before tax	£	£
Pension deducted after tax	£	£
Childcare vouchers	£	£
Share save	£	£
Season ticket loans	£	£
Other deductions before tax (excluding NI)	£	£
Other deductions after tax (excluding NI)	£	£

## Liabilities

Liability Type	Balance Outstanding	Monthly Payments	Is this liability to be repaid within 6 months of a mortgage starting or at the end of divorce proceedings?	Owner - Client 1 or 2
<i>Credit Card</i>				
<i>Child Maintenance</i>				
<i>Hire Purchase</i>				
<i>Loan</i>				
<i>Catalogue/Store Card</i>				
<i>Other -</i>				

	Client One	Client Two
Maximum Overdraft in the last 3 months		

## Monthly Expenditure

Expenditure Type	Monthly Payment	Owner (Client 1 or 2)
<i>Mortgage/Rent to remain</i>		
<i>Gas, Electricity, Water</i>		
<i>Telephone, TV Licence, Internet, Sky/Cable</i>		
<i>Council Tax</i>		
<i>Food/Groceries/Supermarket</i>		
<i>Housekeeping costs (cleaning, gardening, boiler maintenance etc.), Maintenance &amp; Repairs</i>		
<i>Clothes/Shoes</i>		
<i>Entertainment/Recreation/Hobbies</i>		
<i>Personal Grooming/Haircut/Beauty</i>		
<i>Healthcare/Prescriptions/Dentist/Opticians</i>		
<i>Holidays</i>		
<i>Birthdays/Christmas/Religious Ceremonies Food &amp; Gifts</i>		
<i>Travel Expenses (parking/public transport)</i>		
<i>Petrol/Diesel</i>		
<i>MOT/Servicing/Maintenance</i>		
<i>Road Tax &amp; Insurance</i>		
<i>Household Insurance</i>		
<i>Life Cover/Income Protection/Private Medical Insurance</i>		
<i>Pension Contributions</i>		
<i>Children's Expenses - Clothes/Entertainment</i>		
<i>Childcare/Nursery Fees/School Fees</i>		
<i>Extra-Curricular Activities/Clubs/School Costs/Travel</i>		
<i>Other – (please state)</i>		

## Savings and Property Information

<p>If you are keeping your home following Divorce please confirm:</p> <ol style="list-style-type: none"> <li>1. The value of the property.</li> <li>2. The outstanding balance of any mortgage outstanding on the property if not mentioned above.</li> <li>3. Will this property continue to be your main residence?</li> </ol>	
<p>For the purchase of a new property please confirm the amount of deposit you will have? If no amount is given a 10% deposit will be assumed</p>	

## Credit History

<p>Have you ever used Pay Day Loans? If yes, please confirm how many and the month/year used.</p>	
<p>Have you missed any payments on any of your financial commitments within the last 24 months? (If yes please confirm how many and the month/year they occurred)</p>	
<p>Have you ever had a CCJ, IVA or any other payment plan? If so have these been settled and on what date?</p>	
<p>Have you ever been declared Bankrupt? If so please provide dates of Bankruptcy and subsequent discharge.</p>	

## Professional Contact Information.

	Client One	Client Two
Solicitor Name		
Firm Name		
Address		

	Client One	Client Two
Accountant Name		
Firm Name		
Address		

## **Any Other Information**

*If you need to know what your mortgage capacity might be should your circumstances change, please give details here.*

*For example - what will my capacity to mortgage be based on the above as well as receiving an extra £300 per month court ordered maintenance?*

*What would my capacity to mortgage be if my debts were paid off?*

*I am due a bonus from work next year of £20,000, what would my mortgage capacity be with this extra income?*

*I might be responsible for paying 100% of my child's school fees, please can you confirm my mortgage borrowing based on me a) paying 100% school fees - £6,000 per year and b) no school fees?*