

# Your Information

Mortgage Capacity Fact Find

PRIVATE & CONFIDENTIAL

Client Name:

Client Name:

Date Completed:

## Personal Details

	Client One	Client Two
First Name		
Surname		
Date of Birth		
Age		
Retirement Age (Please use 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% or less shareholding	Please complete employed section	Please complete employed section	Please complete employed section
Director/Shareholder with 20% or more 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?			

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% or less shareholding	Please complete employed section	Please complete employed section	Please complete employed section
Director/Shareholder with 20% or more 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)
<i>Child Benefit</i>			
<i>Child Tax Credits</i>			
<i>Maintenance from ex-spouse</i>			
<i>Rental Income</i>			
<i>Pension Income</i>			
<i>Other (please state)</i>			

If Maintenance from ex-spouse is payable please confirm if it is court ordered?	
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## 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 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)	£	£

## 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/Dentist/Opticians</i>		
<i>Holidays</i>		
<i>Birthdays/Christmas 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>Insurances/Buildings &amp; Contents</i>		
<i>Life Cover, Income Protection</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 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?*