

A mortgage is one of the largest financial purchases you will make. We believe it is important you receive advice to help you select a mortgage that fits your needs and is relevant to your personal circumstances. We will also arrange Life Cover for you to protect the new mortgage.

CLIENT DETAILS		First Applicant		Second Applicant	
Title					
Forename(s)					
Surname					
Date of Birth					
Nationality					
Marital Status					
Relationship to other applicant					
Smoker?		Yes / No		Yes / No	
Dependants	Yes / No - Full names & dates of birth required		Yes / No - Full names & dates of birth required		
	1.		1.		
	2.		2.		
	3.		3.		
Current Address					
Current residential status		Owner / Tenant / LWP / Other		Owner / Tenant / LWP / Other	
Are you on the electoral roll there?		Yes / No		Yes / No	
Length of time at current address		Yrs Mths		Yrs Mths	
Previous Address if less than 3 years (detail other address on separate pages if necessary)					
Length of time at previous address		Yrs Mths		Yrs Mths	
Telephone Number (home/work)					
Mobile Number					
Email Address					
OCCUPATION DETAILS		First Applicant		Second Applicant	
What is your occupation/job title?					
Employment Status – Are you?		employed/ self-employed/ contract worker/ pensioner/ other		employed/ self-employed/ contract worker/ pensioner/ other	
Time in current employment		Yrs Mths		Yrs Mths	
Expected retirement Age					
Employers Name and Address					
Are you a member of an occupational pension scheme?		Yes / No		Yes / No	
INCOME DETAILS		First Applicant		Second Applicant	
EMPLOYED	Per Annum	Per Month (net)	Per Annum	Per Month (net)	
Basic Salary	£	£	£	£	
Overtime, etc	£	£	£	£	

Regular Additional Income (e.g. pensions, rental, investment, state benefits)	£	£	£	£
SELF EMPLOYED				
Number of years accounts available				
Net Profit last year	£		£	
Previous year	£		£	
Year before that	£		£	
Total Drawings per month		£		£
TOTAL INCOME	£	£	£	£

Bank Details		
Bank / Building Society:		
Account Number:		
Sort Code:		
Length of time with Bank:		

Credit Card/Loan/HP/ Maintenance (Company name)	Balance Outstanding £	Monthly Payment £	End date	Add to mortgage?	Notes

Credit History		
Have you ever had a mortgage or loan application refused? If yes, provide details	Yes/No	Yes/No
Have you ever had a judgement for a debt or a loan default registered against you? If yes, provide details	Yes/No	Yes/No
Have you ever been declared bankrupt or made an arrangement (IVA) with your creditors? If yes, provide details	Yes/No	Yes/No
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement? If yes, provide details	Yes/No	Yes/No
Details:		

CURRENT MORTGAGE DETAILS	First Applicant	Second Applicant
Current Lender/Lenders		
What is the Sale Price/Property Value	£	£
Amount of loan outstanding	£	£
Term remaining	years	years
Repayment method	Interest Only/ C & I Repayment	Interest Only/ C & I Repayment
Current rate and amount	% £ per month	% £ per month
Interest rate type	Variable / Discount / Capped / Fixed / Tracker / Libor / Flexible	Variable / Discount / Capped / Fixed / Tracker / Libor / Flexible
When does this rate end?		
Are there any penalties if you transfer/repay your mortgage?	Yes/No	Yes/No
If yes, how much	£	£
Are you prepared to pay any penalties if you transfer/repay your mortgage?	Yes/No	Yes/No
Are your current mortgage terms portable to a new property?	Yes/No	Yes/No
Is this the only property you own or have a mortgage on? If no, provide details	Yes/No	Yes/No

PROPERTY TO BE MORTGAGED

please put an X in relevant box	Buy to Let		Remortgage		Purchase		First Time Buyer	
	Right to Buy		Shared Ownership		Help to Buy		Other:	

Address of property to be mortgaged (including postcode):

Property Type: **House / Bungalow / Flat / Maisonette / Other** Ex-Local Authority Owned? **Yes/No**

Tenure: **Freehold / Leasehold** Lease remaining: _____ Years Construction: _____

Type: **Detached / Semi / Terraced** N° of Bedrooms: _____ Property Age: _____

Purchase Price / Value £ _____ If remortgage, purpose of additional funds _____

Amount of deposit available £ _____ Source of deposit _____

Do you have any funds set aside to pay for fees, etc? **Yes/No** £ _____ **Amount of fees to be added** [Complete Fee Election Form] £ _____

Total Amount to Borrow £ _____ Loan to Value % _____ Percentage if shared ownership % _____

Term _____ **Years** **Budget** £ _____ **per month**

Additional Notes:

	First Applicant	Second Applicant
Are there any foreseeable changes to your circumstances? If yes, detail in additional notes	Yes / No	Yes / No
If Yes , provide details including approximate timescale, amount, reason		
Might your income or expenditure change significantly within the foreseeable future?	Yes/No	Yes/No
If Yes , provide details including approximate timescale, amount, reason		

AUTHORITY TO ACT & DECLARATION

I/We agree that this Factfind is a true record of my/our discussions with the mortgage adviser and that this information is true to the best of my/our knowledge. I/We accept that this Factfind relates only to mortgage and insurance advice and is not a Factfind for investment advice.

Data Protection

I/we consent to the information you hold on me/us being processed and held on computer or paper files. I/we consent to any information that I/we give to be disclosed to third parties and product providers for the purpose of my application. I/we consent to the data being checked and/or disclosed to the regulatory authorities as part of compliance monitoring activities.

You have the right to access information we hold about you. You can request a copy of these records by contacting us. We are entitled to charge a fee for this service of up to £10. If any of the information we hold is incomplete or inaccurate please tell us and we will correct it.

Credit Reference Agencies

I/we understand that the information I/we have provided may be disclosed to licensed credit reference agencies which will retain a record of the search. Others may use this in assessing applications from ourselves and other members of our household and for occasional debt tracing and fraud prevention.

Authority to Act

I/We hereby give the mortgage adviser authority to act exclusively on my/our behalf in obtaining a suitable mortgage product from whichever lender they consider most appropriate. I/We confirm that the personal and confidential information provided by me/us can be disclosed by the mortgage adviser for the purposes of arranging a mortgage on my/our behalf and that I/we have read this completed Factfind before signing below.

Life Cover

I/We hereby give the mortgage adviser authority to arrange Life Cover to protect my/our new mortgage. I/We understand that I/we will receive an illustration prior to me/us agreeing to take out any Life Cover/Protection products. If I/we decline to take out the Life Cover, I/we agree to sign a protection disclaimer stating my/our reasons why.

FUTURE CUSTOMER CONTACT:

We would like to contact you from time to time by telephone to discuss your mortgage arrangements. This will enable us to ensure your mortgage is suitable for you at all times. In order for us to do this, we need to obtain permission from you. By signing below you understand you are giving your permission for us to contact you when we deem necessary regarding your mortgage arrangements over the next 5 years. If you **do not** wish to receive any future relating correspondence or contact for reasons of review or information on new products, please tick this box

First Applicant Signature _____ Second Applicant Signature _____

Date _____ Date _____

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR OTHER DEBTS SECURED ON IT.

Zebra Mortgage Centre

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PROTECTING YOUR FAMILY AND YOUR HOME

As part of our Mortgage Advice Service, we will arrange essential Life Insurance for you; to repay your new mortgage in the event of your untimely death.

Please indicate by ticking the relevant boxes if you would like to receive additional quotes for:

	<p>Critical Illness Cover In the event that you suffer a critical illness: e.g. cancer, heart attack, stroke, or permanent disablement, would you like some money so that you don't have to worry about your income or to help pay for any medical treatment?</p>
	<p>Income Protection In the event that you are unable to work due to accident or sickness, would you like some money so that you can continue to enjoy your standard of living?</p>
	<p>Family Protection In the event that you were to die whilst your children are financially dependent upon you, would you like to ensure that your spouse/partner has sufficient money to help raise them?</p>
	<p>Accident and Sickness Cover In the event that you are unable to work due to accident or sickness or are made redundant, would you like some money so that you can still pay your mortgage and bills?</p>
	<p>Buildings & Contents Insurance Protecting your home and contents against damage or loss.</p>

I/We confirm my/our protection requirements, as indicated above, and agree to you providing me/us with recommendations to fully protect my/our mortgage and family.

Signed.....

Signed.....

Full Name.....

Full Name.....

Date.....

