

# MORTGAGE AND PROTECTION DATA CAPTURE

**CLIENT NAME(S):**

**DATE :**

<b>Disclosure</b>		
TOB/IDD given:	Date:	Version No:
Clients present?		
Any one else present?		

## Personal Details

	Client 1			Client 2		
Title						
Forenames						
Surname						
Previous/Maiden Name		Approx date of change			Approx date of change	
Name to appear as						
Date of Birth		Age next			Age next	
Gender						
Marital Status						
Relationship to other applicant						
<b>Address Details</b>	<b>Client 1</b>			<b>Client 2</b>		
House Number & Street						
Town / City						
County						
Postcode						
Current Residential status						
Time at this address?						
<b>Other Details</b>	<b>Client 1</b>			<b>Client 2</b>		
Telephone – Home						
Telephone – Work						
Telephone - Mobile						
Email						
<b>Dependants</b>	<b>Client 1</b>			<b>Client 2</b>		
Names, ages, dependant until?						
<b>Made a will?</b>	<b>Client 1</b>			<b>Client 2</b>		
Will intentions and date of last update						

# MORTGAGE DATA CAPTURE

<b>General Details</b>	
Buyer Type	Homeowner / First Time Buyer
Loan Purpose	Purchase / Remortgage / Buy to Let
Is at least one of the applicants normally resident in the UK?	Yes / No
Will 40% or more of the property be occupied by you or family?	Yes / No

## Client Requirements

<b>Loan Details</b>							
Address of property to be mortgaged							
Type of property							
Is the property Freehold or Leasehold				Year built			
Ground rent		£ per		Service Charge		£ per	
Is your purchase via a special purchase scheme?		Yes/No		Remaining years on lease		years	
Original purchase price		£		Original purchase date			
Original loan amount		£					
Number of Bedrooms		Dining Room		Garage		Conservatory	
Kitchen		Lounge		Additional rooms		Commercial?	
Central Heating		Brick		Tile		Shared Ownership	
Self Build		Agricultural tie		Extended		Number of floors	

## Loan details (continued)

What is the estimated value of the property to be purchased / remortgaged?	£
What loan amount do you require?	£
What is your preferred repayment type?	Repayment / Endowment / Int Only / Other
Purpose of additional borrowing	
What term would you like your loan over (years and months) and why?	
Does this term take the client past the preferred retirement age? If so, how do they expect to pay mortgage?	
Source of the deposit	
LTV %	
How long do you intend to stay in the property?	

Endowment details	
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## Occupation & Income Details

	Client 1	Client 2
Main Employment status	Employed / Self-employed	Employed / Self-employed
Preferred Retirement Age		
Employer's name		
Employer's address		
Occupation		
Job Title		
Basis of Employment	Full Time / Part Time	Full Time / Part Time
Length of Service		
Details of any probation period		
Is this your main job?	Yes / No	Yes / No
Previous occupation if less than one year		
Previous employment start date		
Previous employment end date		

### Employed Clients:

Current Basic Income		
Regular Overtime		
Guaranteed Bonus		
Regular Bonus		
Commission		
Allowances		

### Self Employed Clients:

Number of years in business				
Last 3 years (pre tax) net profit	£	Yr end	£	Yr end
	£	Yr end	£	Yr end
	£	Yr end	£	Yr end
Are there accounts available?	Yes / No		Yes / No	
I wish to self certify my income at:	£		£	

### Other income

Source:	£	£
Source:	£	£
Source:	£	£

Do you anticipate a change in income?	Increase / Decrease	Increase / Decrease
How much?	£	£
When?		
Reason:		

**Notes:**

## Existing Financial Commitments

<b>Mortgage</b>		
Owner	1 / 2 / Joint	1 / 2 / Joint
Lender		
Account Number		
Mortgage Type		
Outstanding Balance		
Repayment basis		
Start Date / End Date		
Outstanding Term		
Current Mthly Payment		
Early Repayment penalties?	Amount £                      Expiry date:	Amount £                      Expiry date:
Portable?		
Mortgage to be repaid	Yes / No	Yes / No
Current Interest Rate		
Are you likely to receive a capital lump sum within the new mortgage term? If so, how much?	£	£
When?		
Reason:		
Do you now or expect to make regular overpayments? If so, how much?	£	£
How often?		

<b>Other Commitments</b>	<b>Debt 1</b>	<b>Debt 2</b>	<b>Debt 3</b>
Owner			
Type			
Provider Name			
Outstanding Balance			
Monthly Payment			
Interest Rate			
How long to run?			
To be repaid?	Yes / No	Yes / No	Yes / No
Payment protection in place?	Yes / No	Yes / No	Yes / No

**Notes:**

## Monthly Outgoings

Household			Adults	Children
How many people should be considered as part of the household expenditure?				
Monthly Outgoings	Client 1	Client 2	Joint	
Council Tax	£	£	£	
Utility Bills : Gas	£	£	£	
Utility Bills : Electric				
Utility Bills : Water				
Travel / Fuel	£	£	£	
Food / Groceries	£	£	£	
Childcare	£	£	£	
Insurance : B&C	£	£	£	
Insurance : Car				
Insurance : Protection				
Other: Rent	£	£	£	
Other: Phones	£	£	£	
Other: Internet / Sky etc.	£	£	£	
Other: Maintenance	£	£	£	
Other: Regular savings				
Other: Pensions				
Other:				
<b>Totals</b>	£	£	£	
<b>Household Total</b>	£			

<b>Monthly Financial Summary:</b>			
Total household net income:		£	
Total household expenditure		£	
Spendable income		£	
How much budget does the client want to allocate to the mortgage and associated costs?		£	
Do you anticipate a change in expenditure?		Increase / Decrease	Increase / Decrease
	How much?	£	£
	When?		

**What pension arrangements do you have in place?**

**What savings and investments do you have?**

<b>Credit History</b>	<b>Client 1</b>	<b>Client 2</b>
Have you missed more than 2 consecutive Credit Card or Store Card Payments in the last 3 years?	Yes / No	Yes / No
Are you currently, or have you ever been, in arrears with your rent, mortgage payments or other loans?	Yes / No	Yes / No
Have you ever had a mortgage on a property which has been repossessed or voluntarily surrendered?	Yes / No	Yes / No
Have you ever been bankrupt?	Yes / No	Yes / No
Have you ever had a County Court Judgement (CCJ) against you?	Yes / No	Yes / No
Have you ever made arrangements with creditors (Individual Voluntary Agreement)?	Yes / No	Yes / No
Have you been declined a mortgage on any property in the last 5 years?	Yes / No	Yes / No
<b>Notes</b>		

<b>Your View of the Market</b>	<b>Client 1</b>	<b>Client 2</b>
Do you think that interest rates are ...	Likely to rise Likely to fall Likely to remain the same Don't Know	Likely to rise Likely to fall Likely to remain the same Don't Know
Do you think that house prices are likely to ...	Likely to rise Likely to fall Likely to remain the same Don't Know	Likely to rise Likely to fall Likely to remain the same Don't Know
What would the impact of these changes be to you?		

## Your Mortgage Requirements

Description	Primary requirement	Other Preferences
Low payments in the early years	<input type="checkbox"/>	<input type="checkbox"/>
Assistance with fees	<input type="checkbox"/>	<input type="checkbox"/>
No early repayment charges	<input type="checkbox"/>	<input type="checkbox"/>
No extended early repayment charges	<input type="checkbox"/>	<input type="checkbox"/>
A cash lump sum at the outset of the loan	<input type="checkbox"/>	<input type="checkbox"/>
Ability to make regular overpayments	<input type="checkbox"/>	<input type="checkbox"/>
Ability to make lump sum payments	<input type="checkbox"/>	<input type="checkbox"/>
Take advantage of variations in interest rates	<input type="checkbox"/>	<input type="checkbox"/>
Stability of payments	<input type="checkbox"/>	<input type="checkbox"/>
Linked to Bank of England base rate	<input type="checkbox"/>	<input type="checkbox"/>
Ability to budget	<input type="checkbox"/>	<input type="checkbox"/>
Flexible payment arrangements	<input type="checkbox"/>	<input type="checkbox"/>

What are the client's views on their required initial term?

# PROTECTION DATA CAPTURE

Life / CI Protection Policies	Existing arrangements		Requirements	
	1 / 2 / Joint	1 / 2 / Joint	1 / 2 / Joint	1 / 2 / Joint
Owner	1 / 2 / Joint	1 / 2 / Joint	1 / 2 / Joint	1 / 2 / Joint
Policy Type	DTA / LTA / Endowment	DTA / LTA / Endowment	DTA / LTA / Endowment	DTA / LTA / Endowment
Provider				
Life and or CI				
Remaining Term / Term required				
Reason for Term				
Sum Assured	£	£	£	£
Waiver included	Yes/No	Yes/No	Yes/No	Yes/No
Premium	£ per	£ per	£ per	£ per
In Trust? If not, why not?				
Purpose of policy / Why does the client think they require this cover or why they think that cover is not required.				

Permanent Health Insurance Policies	Existing arrangements		Requirements	
	1 / 2	1 / 2	1 / 2	1 / 2
Owner				
Provider				
Premium	£ per	£ per	£ per	££ per
Benefit Amount / Frequency	£ per	£ per	£ per	£ per
Deferred Period				
Benefit 2 Amount / Frequency				
Deferred Period 2				
Benefits Indexed?	Yes / No	Yes / No	Yes / No	Yes / No
Wavier of Premium Included?	Yes / No	Yes / No	Yes / No	Yes / No
Term				
Reason for Term				
Purpose of policy / Why does the client think they require this cover or why they think that cover is not required.				

<b>Mortgage Payment Protection / ASU</b>	<b>Existing arrangements</b>		<b>Requirements</b>	
Owner	1 / 2 / Joint	1 / 2 / Joint	1 / 2 / Joint	1 / 2 / Joint
Policy Type (Disability and or unemployment)				
Provider				
Benefit Amount /Frequency	£ per	£ per	£ per	£ per
Benefit Period				
Deferred Period				
Purpose of policy / Why does the client think they require this cover or why they think that cover is not required. Does the client qualify for this cover?				

Property Insurance Policies	Existing Arrangements		Requirements	
	Buildings	Contents	Buildings	Contents
Cover Type				
Accidental Cover Damage Included?	Yes / No	Yes / No	Yes / No	Yes / No
Current Provider				
Policy Excess				
Personal Belongings				
Personal money/credit cards				
Specified items				
Legal Expenses	Yes / No	Yes / No	Yes / No	Yes / No
Premium	£ per	£ per	£ per	£ per
Renewal Date				

Other information	Client 1	Client 2
NI Number		
Smoker?		
Good health?		
Bank sort code		
Bank Account number		
Name on Account		
Time with Bank		
Preferred payment date		
Names, DOB & relationships of anyone residing in the property over the age of 17		

Solicitor name and Address	
Selling Agent Details	
Accountant name and Address	

<b>Would you be interested in speaking to a Financial Adviser about any of the following:</b>	
Pensions	Yes / No
Investments	Yes / No
Savings	Yes / No
Will writing	Yes / No
Healthcare	Yes / No

<b>Contact details for possible referrals:</b>