



Applicant(s) name(s):

Fact Find Date:

## The Mortgage Packager Limited

16-20 South Street  
Hythe  
Southampton  
SO45 6EB

Telephone: **02380 898589**  
[info@tmp-mortgages.co.uk](mailto:info@tmp-mortgages.co.uk)

Regulated by the Financial Conduct Authority – reference 300959

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE

## Section 1. Applicants

	First Applicant		Second Applicant (if Applicable)	
Title				
Forename(s) including middle names				
Surname				
Previous Name(s) used				
Date of Birth (dd/mm/yyyy)		Age Now		Age Now
Nationality				
Do you have indefinite leave to remain in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Living with partner <input type="checkbox"/>		Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Living with partner <input type="checkbox"/>	
Relationship to other applicant				
Dependants	How Many	0	Ages	
Will there be any other adult occupiers?	Yes <input type="checkbox"/> No <input type="checkbox"/>			
Contact Details	Work Tel		Home Tel	
	Mobile Tel			Mobile Tel
	Email			Email
Your current address				
Postcode				
Type of residency	Owner / Private tenant / Council tenant / Housing Assoc tenant / Living with friends or family		Owner / Private tenant / Council tenant / Housing Assoc tenant / Living with friends or family	
Date moved in				
Are you on the electoral roll at your present address?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
How much do you pay in rent / mortgage at the moment			£	
Previous Address if less than 3 years				
Postcode				
Type of residency	Owner / Private tenant / Council tenant / Housing Assoc tenant / Living with friends or family		Owner / Private tenant / Council tenant / Housing Assoc tenant / Living with friends or family	
Date moved in				
If you have any further previous addresses please detail them here with the same information as before, i.e address,type of residency and dates to / from				
Do you have any unspent criminal convictions (Please provide full details)				
What type of applicant are you?	<b>First Time Buyer</b> <input type="checkbox"/> (someone who has not owned a property in last 3 years)  <b>Home Mover</b> <input type="checkbox"/>		<b>Re-mortgaging</b> <input type="checkbox"/>  <b>Buying a second / holiday home</b> <input type="checkbox"/>	

## Section 2. Employment & Self-Employment

If Employed	First Applicant	Second Applicant (if Applicable)
Job Title (if employed)		
Your expected retirement age?		
Date started this employment		
Are you in any probationary period?		
Employment Type	Fulltime <input type="checkbox"/> Part-Time <input type="checkbox"/> Zero-Hours Contract <input type="checkbox"/> Self-Employed <input type="checkbox"/> Student <input type="checkbox"/> Unemployed <input type="checkbox"/>	Fulltime <input type="checkbox"/> Part-Time <input type="checkbox"/> Zero-Hours Contract <input type="checkbox"/> Self-Employed <input type="checkbox"/> Student <input type="checkbox"/> Unemployed <input type="checkbox"/>
Employer/Company Name		
Employer's Address		
Employer's Telephone Number		
Previous job (if in current job for less than 1 year. Provide Job Title, Dates & Employer). Please continue on the reverse if you need extra space		
<b>Employed Income</b>		
Basic Annual Income	£	£
Guaranteed Overtime/bonus	£	£
Regular Overtime/bonus	£	£
National Insurance Number		
Deductions from earnings (Other than Tax and NI please give details of amounts deducted from earnings, such as Pensions, Child Care, Student Loans, Union fees etc). Please continue on the reverse if you need extra space	£ Details:	£ Details
	£ Details	£ Details
	£ Details	£ Details
<b>If Self Employed</b>		
Trading Style	Sole Trader <input type="checkbox"/> Ltd Company <input type="checkbox"/> Partnership <input type="checkbox"/>	Sole Trader <input type="checkbox"/> Ltd Company <input type="checkbox"/> Partnership <input type="checkbox"/>
Percentage of business owned		
Number of years in business?		
Last Year's (Pre Tax) Net Profit	£ Year end:	£ Year end:
Previous Years (Pre Tax) Net Profit	£ Year end:	£ Year end:
Previous Years (Pre Tax) Net Profit	£ Year end:	£ Year end:
Are Accounts Available?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
For how many years?		
Accountants Name & Telephone		
Is Accountant	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>
<b>Additional Income</b>		
Working Family Tax Credit	£	£
Child Benefit	£	£
Disability Living Allowance	£	£
Second Job Income	£	£
How long have you held this job	Yes/No	Yes/No
Is it zero hours contract	£	£
Maintenance Income	£	£
How long have you been receiving this?	Yes/No	Yes/No
Is it court appointed / CSA?		
OTHER INCOME – Full details please		

### Section 3. Financial Details

#### Credit History

Have you ever had any arrears, a loan or a mortgage refused, or a default or judgement registered against you. Please be honest & don't worry about completing this section as we can frequently overcome past difficulties.

	First Applicant			Second Applicant (if Applicable)		
Mortgage Arrears	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months
A loan or mortgage refused	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Defaults registered against you	Yes <input type="checkbox"/>	No <input type="checkbox"/>	How Many?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months
CCJs	Yes <input type="checkbox"/>	No <input type="checkbox"/>	How Many?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Months
Have you ever been declared bankrupt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Have you ever entered into an IVA?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
<b>If you have answered yes to any of the above please give full details including dates registered, amounts, company names, type of problem, any explanations for the credit issue and whether these are now paid</b>						

#### Commitments

Current credit commitments. Credit cards, store cards, hire purchase, bank loans, catalogues etc.

Applicant 1, 2 or both?	Lender	Credit Type	Balance	Monthly Payment	Will this continue when the new mortgage starts?	If this is continuing after the mortgage completes when is it due to end	Is this secured against your home? Yes or No.
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
			£	£			
What is your current overdraft balance			What is your overdraft limit			How many times in the last 12 months have you exceeded your overdraft limit	
Applicant 1	£		Applicant 1		£		
Applicant 2	£		Applicant 2		£		

**It will be a great help if an up to date copy of your credit report is sent to us.**

	Applicant 1	Applicant 2
Who do you bank with (please list all banks / building societies you have current accounts with)		

## Section 4. Affordability

Monthly Income & Expenditure Summary			
Income (Gross = Full pay before tax. Net = Take home pay after tax & other deductions)			
1 <sup>st</sup> Applicant's Gross Monthly Income	£	2 <sup>nd</sup> Applicant's Gross Monthly Income	£
1 <sup>st</sup> Applicant's Net Monthly Income	£	2 <sup>nd</sup> Applicant's Net Monthly Income	£
1 <sup>st</sup> Applicant's Other Monthly Income	£	2 <sup>nd</sup> Applicant's Other Monthly Income	£
<b>Total Monthly Income (both applicants)</b>	<b>A</b>	£	

Household Bills			
Please estimate figures based on your outgoings after your new purchase or remortgage completes. If you are unsure, please ask us for help.			
Mortgage/Rent that is to continue after the new mortgage goes through, e.g second homes	£	Ground Rent/Service Charge	£
Buildings & Contents Insurance	£	Water Rates	£
Electric/Gas/Fuel	£	Telephone (fixed & Mobile)	£
TV Licence & Subscriptions	£	House Maintenance & Cleaning	£
Council Tax	£	Other	£
<b>Total Household Bills</b>	<b>B</b>	£	

Combined Car & Travel Expenses			
Car Insurance	£	Road Tax	£
Repairs & Servicing	£	Petrol & Travel (fares, parking, tolls)	£
<b>Total Car &amp; Travel Expenses</b>	<b>C</b>	£	

Other Regular Combined Outgoings			
Credit Card & Loan Repayments	£	Maintenance Payments	£
Life Assurance/Endowment Premiums	£	Food & Living Expenses	£
(Payments to) Savings	£	Child Care & School Fees	£
Clothing	£	Subscriptions	£
Entertainment/Spending	£	Pensions (not already detailed as being deducted from your salary)	£
Holidays	£	Other (gym, subscriptions, memberships etc that you would not want to cancel)	
<b>Total Other Expenditure</b>	<b>D</b>	£	

**Total Monthly Expenditure** **E** £ **Total of B + C + D**

**Residual after Monthly Expenditure** **F** £ **A minus E**

Do you have an upper limit each month that you feel would be affordable for the new mortgage and that you would prefer to stay under?  
If you do please detail it here.

£

## Section 5. New Mortgage Details

### IF THIS IS A PURCHASE:

What is the purchase price  (Please state the ideal price range if you have not yet found a property)	
How much deposit do you have (or hope to have)?	
Source of deposit?	
How much would you like to borrow?	
Over what term would you like your Mortgage?	
Are you receiving any incentives such as Stamp Duty paid or sale at undervalue – if yes please provide details.	

### IF THIS IS A RE-MORTGAGE:

What is the value of your property?	
How much is outstanding on your current mortgage	
When did you purchase your property	
Who is your current mortgage lender	
Do you have any secured loans	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please provide amount and lender:
How much would you like to borrow for the following:	
Debt Consolidation	£
Double Glazing	£
Kitchen Replacement	£
Bathroom Replacement	£
Other, please specify	£
How many years are left on your current mortgage	
How many years would you like the new mortgage over	
Is your current mortgage on Capital Repayment or Interest Only	Capital Repayment / Interest Only
Would you like your new mortgage to be on Capital Repayment or Interest Only	Capital Repayment / Interest Only

## Section 6. Property Information (if known at this stage)

Address of property	
Property Type	<input type="checkbox"/> Detached House <input type="checkbox"/> Semi Detached House <input type="checkbox"/> Mid Terraced House <input type="checkbox"/> End Terraced House <input type="checkbox"/> Flat (purpose built) <input type="checkbox"/> Flat (converted) <input type="checkbox"/> Maisonette
Construction of the Walls (e.g brick / concrete)	
Construction of the Roof (e.g tiles / thatch / slate)	
Number of bedrooms	
Number of living rooms	
Number of kitchens	
Number of bathrooms	
Number of separate WCs	
Freehold or Leasehold	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
Has the property ever been owned by the Local Authority	Yes / No
What parking arrangements are there	<input type="checkbox"/> Garage on site <input type="checkbox"/> Garage in a block <input type="checkbox"/> Driveway <input type="checkbox"/> Allocated parking space <input type="checkbox"/> None
Are there any outbuildings or annexes	Yes / No
Is it a listed building	Yes / No  If yes – what grade:
<b>If the property is a flat or maisonette:</b>	
Length of lease remaining	
Number of floors in the block	
If over 4 floors, is there a lift	Yes / No
Is there deck access (i.e shared open balcony type access to your front door)	Yes / No

Specific information about this property you feel we should be aware of.	
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## Section 7. Which mortgage is right for you?

**Please do take the time to answer these questions as the responses will help us advise you, however we are happy to discuss this section with you if you need any guidance.**

What kind of rate would you ideally prefer?	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/> Capped <input type="checkbox"/> Unsure <input type="checkbox"/>
How much of your net income will be taken up with your mortgage payments?	Low Portion <input type="checkbox"/> Medium Portion <input type="checkbox"/> High Portion <input type="checkbox"/>
Is your net income likely to increase or decrease over the next few years?	No / Little Change <input type="checkbox"/> Slight rise (up to 10%) <input type="checkbox"/> Significant Rise (over 10%) <input type="checkbox"/> Slight reduction (under 10%) <input type="checkbox"/> Significant Reduction (over 10%) <input type="checkbox"/>
Are your outgoings likely to increase or decrease over the next few years?	No / Little Change <input type="checkbox"/> Slight rise (up to 10%) <input type="checkbox"/> Significant Rise (over 10%) <input type="checkbox"/> Slight reduction (under 10%) <input type="checkbox"/> Significant Reduction (over 10%) <input type="checkbox"/>
How likely is it that you will be able to repay the mortgage before the end of the proposed term?	Low Portion <input type="checkbox"/> Medium Portion <input type="checkbox"/> High Portion <input type="checkbox"/>
Would you like to be able to vary your monthly payments and/or take payment holidays?	No <input type="checkbox"/> Occasionally <input type="checkbox"/> Frequently <input type="checkbox"/> Overpayments of up to 10% per year <input type="checkbox"/>
Do you have significant savings that you could use to offset the cost of borrowing	No <input type="checkbox"/> Low Portion <input type="checkbox"/> Medium Portion <input type="checkbox"/> High Portion <input type="checkbox"/>
Do you have a view about the direction of interest rates for the coming few years?	No View <input type="checkbox"/> Likely to Decrease <input type="checkbox"/> Likely to stay the same <input type="checkbox"/> Likely to increase <input type="checkbox"/>
How would you cope if your mortgage payments increased significantly?	
<b>Attitude To Risk</b>	
Do you want the certainty of the mortgage being repaid at the end of the term?	Yes (Cautious) <input type="checkbox"/> No (Adventurous) <input type="checkbox"/>
If you have answered NO (Adventurous) please provide details here of your repayment plan e.g. lump sum pension, sale of this property, sale of other property, savings, inheritance etc.	

Please email the completed form to [info@tmp-mortgages.co.uk](mailto:info@tmp-mortgages.co.uk) or post to:  
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