



Applicants name:

Date:

CTS Financial Services
Independent Financial Advisor

15c Bycullah Road Enfield
Middlesex
EN2 8ED

Telephone: 020 8363 0989
Fax: 020 8363 0989

www.ctsfinancialservices.co.uk
chris@ctsfinancialservices.co.uk

Section 1. Applicants

		First Applicant	Second Applicant
Title		<input type="text"/>	<input type="text"/>
Forename		<input type="text"/>	<input type="text"/>
Middle name(s)		<input type="text"/>	<input type="text"/>
Surname		<input type="text"/>	<input type="text"/>
Date of birth (DD/MM/YYYY)		<input type="text"/> Age Now <input type="text"/>	<input type="text"/> Age Now <input type="text"/>
Nationality		<input type="text"/>	<input type="text"/>
Mothers maiden name		<input type="text"/>	<input type="text"/>
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"/>
Are you a smoker?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital status		<input type="text"/>	<input type="text"/>
Relationship to other applicant		<input type="text"/>	<input type="text"/>
Dependants		How many <input type="text"/> Ages <input type="text"/>	How many <input type="text"/> Ages <input type="text"/>
Will there be any other adult occupiers?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Your current address		<input type="text"/>	<input type="text"/>
Postcode		<input type="text"/>	<input type="text"/>
Contact Telephone Numbers	Work	<input type="text"/>	<input type="text"/>
	Home	<input type="text"/>	<input type="text"/>
	Mobile	<input type="text"/>	<input type="text"/>
	Email	<input type="text"/>	<input type="text"/>
Current residential status		<input type="text"/>	<input type="text"/>
Are you on the electoral role at your present address?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of time at current address?		Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Previous address if less than 3 years		<input type="text"/>	<input type="text"/>
Moving in and out dates		<input type="text"/>	<input type="text"/>
Were you a tenant, living with parents or home owner?		<input type="text"/>	<input type="text"/>
What type of application is this?		<input type="text"/>	<input type="text"/>
Other Information			
Have you made a will		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section 2. Employment & Self-Employment

	First Applicant	Second Applicant
Occupation	<input type="text"/>	<input type="text"/>
Your expected retirement age?	<input type="text"/>	<input type="text"/>
How long have you had this job?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Employment Type	<input type="text"/>	<input type="text"/>
Employer/Company Name	<input type="text"/>	<input type="text"/>
Employer's Address	<input type="text"/>	<input type="text"/>
Previous job (if in current job for less than 1 year. Provide Job Title, Dates & Employer)	<input type="text"/>	<input type="text"/>
Employed Income		
Basic Annual Income	<input type="text"/>	<input type="text"/>
Guaranteed Overtime/Bonus	<input type="text"/>	<input type="text"/>
Regular Overtime/Bonus	<input type="text"/>	<input type="text"/>
Other Income (Please specify)	<input type="text"/>	<input type="text"/>
Income Tax Rate	<input type="text"/>	<input type="text"/>
National insurance number	<input type="text"/>	<input type="text"/>
Personal Bank address	<input type="text"/>	<input type="text"/>
Personal Bank account No.	<input type="text"/>	<input type="text"/>
Personal Bank sort code	<input type="text"/>	<input type="text"/>
How long has the account been held?	<input type="text"/>	<input type="text"/>
Self Employed Income		
Trading style	<input type="text"/>	<input type="text"/>
Number of years in business?	<input type="text"/>	<input type="text"/>
Last year's (pre-tax) net profit	<input type="text"/>	<input type="text"/>
Are business accounts available?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
For how many years?	<input type="text"/>	<input type="text"/>
Any other earnings? (state source)	<input type="text"/>	<input type="text"/>
Accountants name & telephone	<input type="text"/>	<input type="text"/>
What is your accountant?	<input type="text"/>	<input type="text"/>

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	
Mortgage arrears	Yes <input type="checkbox"/> No <input type="checkbox"/>	Months <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Months <input type="text"/>
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 <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	How Many <input type="text"/>
CCJs?	Yes <input type="checkbox"/> No <input type="checkbox"/>	How Many <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	How Many <input type="text"/>
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"/>	
If you have answered yes to any of the above it will also help if an up to date copy of your Experian report is sent to us.				

Commitments							
Current credit commitments. Credit cards, store cards, hire purchase, bank loans etc. Please include ALL credit/store cards held - even if they have a nil balance..							
Applicant 1, 2 or both?	Lender	Credit Type	Account No	Balance	Monthly Payment	To be repaid on or before completion?	Secured? Yes or No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Notes

Section 4. Affordability (Please complete in full)

Monthly Income & Expenditure Summary			
Income (Gross = Full pay before tax. Net = Take home pay after tax & other deductions)			
1st Applicant's Gross Monthly Income	<input type="text"/>	2nd Applicant's Gross Monthly Income	<input type="text"/>
1st Applicant's Net Monthly Income	<input type="text"/>	2nd Applicant's Net Monthly Income	<input type="text"/>
1st Applicant's Other Monthly Income	<input type="text"/>	2nd Applicant's Other Monthly Income	<input type="text"/>
Total Monthly Income (both applicants)			<input type="text"/>
Household Bills			
Mortgage/Rent	<input type="text"/>	Ground Rent/Service Charge	<input type="text"/>
Buildings & Contents Insurance	<input type="text"/>	Water Rates	<input type="text"/>
Electric/Gas/Fuel	<input type="text"/>	Telephone (fixed & Mobile)	<input type="text"/>
TV Licence & Subscriptions	<input type="text"/>	House Maintenance & Cleaning	<input type="text"/>
Council Tax	<input type="text"/>	Other	<input type="text"/>
Total Household Bills			<input type="text"/>
Car & Travel Expenses			
Car Insurance	<input type="text"/>	Road Tax	<input type="text"/>
Repairs & Servicing	<input type="text"/>	Petrol & Travel (fares, parking, £ tolls)	<input type="text"/>
Total Car & Travel Expenses			<input type="text"/>
Other Regular Outgoings			
Credit Card & Loan Repayments	<input type="text"/>	Maintenance Payments	<input type="text"/>
Life Assurance/Endowment Premiums	<input type="text"/>	Food & Living Expenses	<input type="text"/>
(Payments to) Savings	<input type="text"/>	Child Care & School Fees	<input type="text"/>
Clothing	<input type="text"/>	Subscriptions	<input type="text"/>
Entertainment/Spending	<input type="text"/>	Birthdays/Christmas/Celebrations	<input type="text"/>
Holidays	<input type="text"/>	Other	<input type="text"/>
Total Monthly Expenditure			<input type="text"/>
Residual after Monthly Expenditure			<input type="text"/>

Notes

Section 5. Existing Mortgage Details

	First Applicant	Second Applicant (if applicable)
Current Lender	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Amount of loan outstanding	<input type="text"/>	<input type="text"/>
Original Term (yrs)	<input type="text"/> Remaining Years <input type="text"/>	<input type="text"/> Remaining Years <input type="text"/>
Repayment Type	<input type="text"/>	<input type="text"/>
Current Rate (%) & Monthly Payments	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Do you have an Early Repayment Charge?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If so, how much?	<input type="text"/>	<input type="text"/>
Interest Rate Type	<input type="text"/>	<input type="text"/>
If not 'variable', when does the preferential rate end?	<input type="text"/>	<input type="text"/>
If selling, what is your property's sale price?	<input type="text"/>	<input type="text"/>
Are you prepared to pay any penalties if you transfer/repay your current mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is your current mortgage portable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you approached your existing lender for the mortgage funds? (Porting mortgage, further advance, to avoid ERC if applicable)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
State Outcome	<input type="text"/>	<input type="text"/>
Mortgage Protection		
Do you have adequate protection in place to protect your new mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Would you like us to provide an update on your protection options?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Notes

Section 5a. Other Mortgage Details (buy to let)

	First Applicant	Second Applicant (if applicable)
Current Lender	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Amount of loan outstanding	<input type="text"/>	<input type="text"/>
Original Term (yrs)	<input type="text"/> Remaining Years <input type="text"/>	<input type="text"/> Remaining Years <input type="text"/>
Repayment Type	<input type="text"/>	<input type="text"/> <input type="checkbox"/>
Current Rate (%) & Monthly Payments	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Do you have an Early Repayment Charge?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If so, how much?	<input type="text"/>	<input type="text"/>
Interest Rate Type	<input type="text"/>	<input type="text"/>
If not 'variable', when does the preferential rate end?	<input type="text"/>	<input type="text"/>
If selling, what is your property's sale price?	<input type="text"/>	<input type="text"/>
Are you prepared to pay any penalties if you transfer/repay your current mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is your current mortgage portable?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you approached your existing lender for the mortgage funds? (Porting mortgage, further advance, to avoid ERC if applicable)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
State Outcome	<input type="text"/>	<input type="text"/>

Notes

Section 6. New Mortgage Details

Is this a purchase or re-mortgage?	<input type="text"/>	
If Re-mortgage:	What is the value of your existing property?	<input type="text"/>
	How much would you like to re-mortgage for?	<input type="text"/>
	What is the purpose of the re-mortgage?	<input type="text"/>
Does the property have any significant changes i.e. Conservatory or loft conversion etc...	<input type="text"/>	
If Purchase:	What is the purchase price/Valuation?	<input type="text"/>
	How much would you like to borrow?	<input type="text"/>
	How much deposit do you have?	<input type="text"/>
	Source of deposit?	<input type="text"/>
Direct Debit details	Bank Name:	<input type="text"/>
	Bank Address:	<input type="text"/>
	Acc Holder Name:	<input type="text"/>
	Acc No:	<input type="text"/>
	Sort Code:	<input type="text"/>
Address of property to be mortgaged	<input type="text"/>	
Name of Estate Agent (if applicable)	<input type="text"/>	
Name and address of Solicitor (if applicable)	<input type="text"/>	
Over what term would you like your Mortgage?	<input type="text"/>	
Is this a Right-To-Buy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, Estimated Value <input type="text"/>
Are you borrowing more than the purchase price?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If so, how much? <input type="text"/>
Is this the only property you have a mortgage on? ('If 'No', give details)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	<input type="text"/>	
Property Type	<input type="text"/>	
Standard Construction?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Approximate year built? <input type="text"/>
Number of living rooms <input type="text"/>	Number of bedrooms <input type="text"/>	Number of bathrooms <input type="text"/>
Garage	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Off-road parking?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Will there be anyone over 17 (other than applicants) living at the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Names & Ages	<input type="text"/>	

Section 7. Key Information about Mortgage Types

What kind of rate would you ideally prefer?	<input type="text"/> <input type="checkbox"/>
How would you cope if your mortgage payments increased significantly?	<input type="text"/>
Attitude To Risk	<input type="text"/>
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"/>

Section 8. Data Protection & Marketing

The information that you provide may be disclosed to a licensed credit reference agency, which will retain a record of the search; it may be used by other lenders in assessing applications from you and other members of your household and for debt tracing and fraud prevention.

We will treat all your personal information as private and confidential (even when you are no longer a customer) except where we are permitted by law or where the disclosure is made at your request or with your consent in relation to arranging your mortgage.

The importance of regular reviewing of your mortgage and associated business has been discussed with you, in order to do this we would need to contact you in the future.

You agree for us to contact you by phone, letter or email to discuss your mortgage arrangements. Yes <input type="checkbox"/>	You do not wish to be contacted in future. No <input type="checkbox"/>
---	--

Section 9. Valuation Choice

Here are 3 types of valuation reports for mortgage purposes available to you, please tick which one you require.

Yes <input type="checkbox"/> Standard Valuation	To be undertaken on a property before even considering a mortgage application. This is to ascertain the true value of the property being purchased or re-mortgaged.
Yes <input type="checkbox"/> Homebuyers Report	This provides you with information about the general condition of the property.
Yes <input type="checkbox"/> Full Structural Survey	If the property being purchased is more than 10 years old or if there are any aspects of the condition of the building that you would like investigated, then a full structural survey will give you the required information prior to making a commitment.

Notes

DECLARATIONS

Advisor's details & declaration

The information within the fact find has been received from the clients.
I have provided a copy of the key facts initial disclosure document which outlines the costs and levels of service provided.

Advisor's Name:	<input type="text"/>
FCA No.	<input type="text"/>
Advisor's Signature:	<input type="text"/>
Date information taken from client:	<input type="text"/>

Do not sign this declaration unless you are entirely satisfied.
If you have any questions or are not satisfied with any aspect, ask your mortgage adviser for assistance before signing this or any other mortgage forms.

Data Protection Statement - IMPORTANT

The personal information that we obtain from you will be held by us and kept in a private and confidential manner. We will use the information to provide you with details of products suitable to your requirements. The information may also be passed onto a third party to assist in the mortgage application process.

You have provided us with verbal authority to do this

The Financial Conduct Authority has introduced a number of regulations to protect the consumer. As part of this, firms will be prohibited from calling their clients where they do not have express permission to do so. In order to be able to offer an ongoing service to you regarding your finance arrangements, we would ask that you kindly provide us with your permission to contact you on a regular basis. We undertake to contact you a minimum of at least once every 12 months to make sure that you are, and remain satisfied with the product that we have recommended and to identify if there are any financial matters that you might wish to discuss. By signing the declaration below you are providing permission for CTS Financial Services to contact you every twelve months by telephone to check that everything is satisfactory with your finances. Only CTS Financial Services would contact you and this would always be undertaken during social hours. No other firm would contact you on our behalf. You are able to cancel this arrangement at any time and we would ask you about this when we call. We charge no fee for this contact.

I / We agree that this Fact find 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.

Fight against Fraud. In order to minimise the risk of fraud, I / we give CTS Financial Services my / our authority to make any checks with any agency that may be deemed necessary in order to confirm the validity of any documentation provided by me / us. We are aware that this may include the DVLC and Passport Agency or any Credit Reference Agency. I / We understand that the relevant authorities will be advised should any documentation provided by me / us be of a fraudulent nature.

I / We confirm that we have received and accepted the Initial Disclosure Document / Terms of Business and that it has been explained to me / us.

I / We further confirm that the Initial Disclosure Document / Terms of Business was provided to me / us on and that this was prior to any mortgage or mortgage related matters being discussed.

Applicant 1 (Print)	Applicant 2 (Print) (if applicable)
<input type="text"/>	<input type="text"/>
Applicant 1 Signature (Please sign or print):	Applicant 2 Signature (Please sign or print):
<input type="text"/>	<input type="text"/>
Date	Date
<input type="text"/>	<input type="text"/>

Notes