

### BLUE OCEAN – MORTGAGE FACT FIND FORM

#### SECTION 1: PERSONAL INFORMATION

Item	Applicant 1			Applicant 2				
Title								
Forename								
Surname								
Marital status								
Previous name (if applicable)								
Date name changed (if applicable)								
Smoker <input checked="" type="checkbox"/>	Yes		No		Yes		No	
Sex <input checked="" type="checkbox"/>	Male		Female		Male		Female	
General state of health <input checked="" type="checkbox"/>	Good		Poor		Good		Poor	
Place of birth								
UK Resident since								
Date of birth								
Current address								
Postcode								
Date moved into current address								
Previous address if you have been at your current address for less than 3 years								
Postcode								
Date moved into previous address								
Have you made a Will?	Yes		No		Yes		No	
If yes, does it reflect your current wishes?	Yes		No		Yes		No	
Main terms of will								

**SECTION 1: PERSONAL INFORMATION (continued)**

Item		Applicant 1				Applicant 2			
Residential status <input checked="" type="checkbox"/>		Home owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Home owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
		Living with family	<input type="checkbox"/>	Other	<input type="checkbox"/>	Living with family	<input type="checkbox"/>	Other	<input type="checkbox"/>
Telephone	Home								
	Mobile								
	Work								
E-mail address									
Financial dependants <input checked="" type="checkbox"/>		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<b>If yes, please provide details;</b>									
Name		Sex <input checked="" type="checkbox"/>		Date of Birth		Relationship to you			
		M	<input type="checkbox"/>	F	<input type="checkbox"/>				
		M	<input type="checkbox"/>	F	<input type="checkbox"/>				
		M	<input type="checkbox"/>	F	<input type="checkbox"/>				
		M	<input type="checkbox"/>	F	<input type="checkbox"/>				
		M	<input type="checkbox"/>	F	<input type="checkbox"/>				
		M	<input type="checkbox"/>	F	<input type="checkbox"/>				
Estate agent name (if applicable)									
Solicitor name (if applicable)									

Question	Applicant 1	Applicant 2
Have you ever had a County Court Judgement or any other Court Order for a non-payment of debt made against you? (If yes please provide details)		
Have you ever had been in a Debt Management Plan? (If yes please provide details)		
Have you ever incurred mortgage, rent or loan arrears? (If yes please provide details)		
Have you ever been refused a mortgage or credit? (If yes please provide details)		
Have you ever been declared bankrupt? (If yes please provide details)		

**SECTION 2: EMPLOYMENT DETAILS**

Item	Applicant 1				Applicant 2			
NI number								
Main occupation								
Employment status <input checked="" type="checkbox"/>	<b>Employed</b>				<b>Employed</b>			
	<b>Self Employed</b>				<b>Self Employed</b>			
	<b>Unemployed</b>				<b>Unemployed</b>			
	<b>Director</b>				<b>Director</b>			
	<b>Retired</b>				<b>Retired</b>			
Employment type <input checked="" type="checkbox"/>	<b>Permanent – Full time</b>				<b>Permanent – Full time</b>			
	<b>Permanent – Part time</b>				<b>Permanent – Part time</b>			
	<b>Temporary – Full time</b>				<b>Temporary – Full time</b>			
	<b>Temporary – Part time</b>				<b>Temporary – Part time</b>			
	<b>Fixed Term Contract</b>				<b>Fixed Term Contract</b>			
	<b>Sub-Contractor – Fixed Term</b>				<b>Sub-Contractor – Fixed Term</b>			
	<b>Sub-Contractor – Open ended</b>				<b>Sub-Contractor – Open ended</b>			
Start Date								
Currently on probation period	<b>Yes</b>		<b>No</b>		<b>Yes</b>		<b>No</b>	
Employers name								
Employers address								
Postcode								
Payroll Number								

Please complete the below section if you are Employed

SECTION 3: INCOME DETAILS		
Income details	Applicant 1	Applicant 2
Gross salary (before tax & national insurance)	£	£
Gross dividends	£	£
Guaranteed overtime	£	£
Guaranteed bonus	£	£
Guaranteed commission	£	£

Please complete the below section if you are Self-Employed

Income Details	Applicant 1	Applicant 2
Latest year income	£	£
Year 2	£	£
Year 3	£	£

Please complete if you have any of the below forms of income

Other income	Applicant 1	Applicant 2
Child Benefit	£	£
State Disability Benefit	£	£
Universal credit/Tax credit	£	£
Carers allowance	£	£
Investment income	£	£
Maintenance	£	£
Rental income from a mortgaged property	£	£
Rental income from a mortgage free property	£	£
Private pension income	£	£
State pension income	£	£
Other:	£	£
Other:	£	£

**SECTION 4: EXPENDITURE**

Item	Self	Partner	Joint
<b>Monthly Expenditure (Committed)</b>			
Rent / mortgage			
Loans			
Credit / store cards			
Car finance / lease			
Maintenance for dependants			
Utility Bills – Gas, Electric, Water etc.			
Council tax			
Telephone / mobile			
Television			
Internet			
Food & clothing			
Travel – fuel expenses			
Car mot and servicing			
Buildings & contents insurance			
Pension contributions			
Life insurance, critical illness etc			
Education fees			
Child care			
Other:			
<b>Total Committed Expenditure</b>			
<b>Monthly Expenditure (Discretionary)</b>			
Holidays, outings, entertainment			
Other:			
<b>Grand Total Expenditure</b>			

SECTION 5: ASSETS			
Item	Applicant 1	Applicant 2	Joint
Home (Primary residence)	£	£	£
Other properties	£	£	£
Contents & personal effects	£	£	£
Personally owned vehicles	£	£	£
Business Interests	£	£	£
Current account balance	£	£	£
Building society & deposits	£	£	£
ISAs	£	£	£
Investments	£	£	£
Pensions	£	£	£
Other assets:	£	£	£
<b>Total Assets</b>	<b>£</b>	<b>£</b>	<b>£</b>

Please include details of all loans/credit cards inclusive of interest rates, companies loans/credit cards are held with and monthly repayments in notes section

SECTION 6: LIABILITIES			
Item	Applicant 1	Applicant 2	Joint
Mortgages	£	£	£
Loan balance	£	£	£
Credit card balances	£	£	£
Store card balances	£	£	£
Overdraft balance	£	£	£
Other:	£	£	£
<b>Total Liabilities</b>	<b>£</b>	<b>£</b>	<b>£</b>

SECTION 5 & 6 SUMMARY OF ASSETS & LIABILITY	
	Joint
Total Assets	£
Total Liabilities	£
NET ASSET POSITION	£
Do you expect any of these to change in the near future? (if yes provide details)	

SECTION 7: EXISTING MORTGAGES				
Item	Applicant 1		Applicant 2	
Type of mortgage	Residential <input checked="" type="checkbox"/>		Residential <input checked="" type="checkbox"/>	
	Buy to Let <input checked="" type="checkbox"/>		Buy to Let <input checked="" type="checkbox"/>	
	Commercial <input checked="" type="checkbox"/>		Commercial <input checked="" type="checkbox"/>	
	Other:		Other:	
Current loan amount	£		£	
Lender				
Monthly payment	£		£	
Repayment type (Repayment or interest only)				
Type of interest (Fixed, Variable, Tracker)				
Mortgage term				
End date of current deal				
Current interest rate %				
Early redemption fee	£		£	

SECTION 7: EXISTING MORTGAGES				
Item	Applicant 1		Applicant 2	
Type of Mortgage	Residential <input checked="" type="checkbox"/>		Residential <input checked="" type="checkbox"/>	
	Buy to Let <input checked="" type="checkbox"/>		Buy to Let <input checked="" type="checkbox"/>	
	Commercial <input checked="" type="checkbox"/>		Commercial <input checked="" type="checkbox"/>	
	Other:		Other:	
Current loan amount	£		£	
Lender				
Monthly payment	£		£	
Repayment type (Repayment or interest only)				
Type of interest (Fixed, Variable, Tracker)				
Mortgage term				
End date of current deal				
Current interest rate %				
Early redemption fee	£		£	

**If you have more than two existing mortgages, please include on the notes section at the back of the fact find.**

## SECTION 8: MORTGAGE NEEDS

**What is the purpose of the property? (please tick box)**

Main residence		Buy to let mortgage		
Holiday home in UK		Other:		
Item	Applicant 1		Applicant 2	
First time buyer <input checked="" type="checkbox"/>	Yes	No	Yes	No
If no, are you selling another property <input checked="" type="checkbox"/>	Yes	No	Yes	No
Are you an ex-patriot?	Yes	No	Yes	No
Existing mortgage lender (if applicable)				
Expected sale price of property (if applicable)	£		£	
Are there any penalties on your existing mortgage?	Yes	No	Yes	No
If yes, what is the early redemption fee?	£		£	

Reason for mortgage	<b>Purchase</b>		<b>Re Mortgage</b>	
Amount you wish to borrow	£		<b>Require advice</b> <input checked="" type="checkbox"/>	
Deposit or equity	<b>Deposit</b>	£	<b>Equity</b>	£
Source of deposit	<b>Savings</b> <input checked="" type="checkbox"/>		<b>Gift</b> <input checked="" type="checkbox"/>	<b>Loan</b> <input checked="" type="checkbox"/>
	<b>Inheritance</b> <input checked="" type="checkbox"/>		<b>Sale of Assets</b> <input checked="" type="checkbox"/>	<b>Other</b>
Preferred term of loan	<b>Years</b>		<b>Months</b>	
Amount of help to buy equity loan (if applicable)	£			
Do you require any additional borrowing?	£			
Reason for additional borrowing. (For example, home improvements, debt consolidation, to purchase another property)				
Have you already tried to source a mortgage and been unable to or refused for any reason? If so, please confirm details.				



SECTION 9: NEW PROPERTY DETAILS (IF KNOWN)						
New property address						
					Postcode	
Property value	£		Year property built			
Is the property a new build?	Yes		No		New build developer	
If the property is a new build, please confirm developers planned completion dates & any other terms						
Was the property purchase at a discount (for example right to buy / builder incentive)						
Property Description <input checked="" type="checkbox"/>	House		Bungalow		Purpose built flat	
	Maisonette		Converted flat		Converted maisonette	
Property Type	Detached		Semi-detached		Terrace	
	End of terrace		Flat		Floor no of flat	
Property Specifics	No of bedrooms		No of living rooms		No of bathrooms	
	Driveway <input checked="" type="checkbox"/>		Garage <input checked="" type="checkbox"/>		Street parking <input checked="" type="checkbox"/>	
Tenure	Freehold		Leasehold		Leasehold term	
Is the property ex-local authority?						

