

CLIENT FACT FIND

Financial Advisers are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your personal and financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help your adviser provide advice that meets your needs. If, for any reason, you decline to answer any or all of the questions or if you fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be best advice, as it can only be based on the information provided.

OFFICE USE ONLY		
Adviser:	Chris Warner – first4commercial.com	
Date of fact find:		Ref:

1: Client(s) Details:

	First Client	Second Client
Title		
Surname		
First Name(s)		
Previous Surname (if applicable)		
Address:		
Incl. Postcode		
Length of time at current address	Yrs Mths	Yrs Mths
Email address:		
Date of Birth:	/ /	/ /
Age:		
NI Number:		
Tel No:		
Marital status:		
Nationality:		

To ensure that suitable advice is provided, and recommendations are based on your current financial circumstances it is important that questions are answered as fully and accurately as possible.

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1: Client(s) Details continued:

	FIRST CLIENT	SECOND CLIENT
Dependants	Y / N	Y / N
	Ages:	Ages
Current Residential Status	Owner / Tenant / Other	Owner / Tenant / Other
On the electoral role?	Y / N	Y / N
Previous Address:		
Time at previous address	Yrs Mths	Yrs Mths

* if less than 3 years, continue in additional information section 12 if more than one

2: Occupation:

Employers name		
Occupation/Job title		
Employment status	<ul style="list-style-type: none"> • Employed • Self-employed • Retired 	<ul style="list-style-type: none"> • Employed • Self-employed • Retired
If "other" give details	Other _____	Other _____
If employed, is this permanent?	Y / N	Y / N
Time in current employment	Yrs Mths	Yrs Mths
Previous employer if less than 2 years, to include dates of employment*		
Anticipated retirement age		

*continue in section 12 if more than one previous employer

3A: Income - Employed Clients

Current annual income	£	£
Overtime	£	£
Bonuses	£	£
Total gross income	£	£

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3B: Income - Self-employed Clients

Number of years in business	Yrs	Mths	Yrs	Mths
Net profit last year	£		£	
Net profit previous year	£		£	
Net profit year before that	£		£	
Please provide accounts to support your application. Included?	Y / N		Y / N	
Are SA302's available*?	Y / N		Y / N	

*If yes, please provide these.

3C: Other Income

Investment income	£	£
Rental income	£	£
Pension	£	£
Other _____	£	£
Total other income	£	£

4: Assessment of Affordability

JOINT MONTHLY EXPENDITURE	AMOUNT
Mortgage / Rent	£
Bills (gas, electric, telephone, water, council tax, etc)	£
Food	£
Transport / Fuel costs	£
Savings & investments	£
Maintenance payments	£
Existing credit outgoings (see section 7)	£
Other (inc school fees etc)	£
Total monthly expenditure	£
Net monthly income	£
Net monthly disposable income	£

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5: Assets

	FIRST CLIENT	SECOND CLIENT
House	£	£
Any other assets*	£	£
Total assets	£	£

*Further information can be provided in section 12 if required

6: Additional property portfolio

Address	Post Code	Value	Lender	Mortgage outstanding	Rent	AST or Lease (If lease, length remaining)
		£		£	£	
		£		£	£	
		£		£	£	
		£		£	£	

7: Existing Credit Commitments

App 1, 2 or Joint?	Type of finance	Finance provider	Balance	Monthly payment	Secured	To be repaid with this Mortgage/Loan
			£	£	Y / N	Y / N
			£	£	Y / N	Y / N
			£	£	Y / N	Y / N
			£	£	Y / N	Y / N
			£	£	Y / N	Y / N
			£	£	Y / N	Y / N

*If you have more than above, please continue in section 12.

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8: Credit History

	FIRST CLIENT	SECOND CLIENT
Have you ever had a mortgage or loan application refused?	Y / N	Y / N
Have you ever had a judgement for debt or loan default registered against you?	Y / N	Y / N
Have you ever been declared bankrupt?	Y / N	Y / N
Have you ever failed to keep up repayments under any previous or current mortgage or been repossessed?	Y / N	Y / N
Have you ever failed to keep up repayments under any previous or current rental or loan agreement?	Y / N	Y / N
Have you entered into a debt management plan/IVA or CVA	Y / N	Y / N
If yes to any of the above, provide full details and explanations:		

9: Current Mortgage(s) (If applicable)

	Home/residential mortgage (if applicable)	Security property (if the same as Home leave blank)
Property value	£	£
Amount outstanding	£	£
Term outstanding	Yrs mths	yrs mths
Repayment type	Interest Only / Repayment	Interest Only / Repayment
Mortgage Lender		
Current monthly payment and interest rate	£ %	£ %
Interest rate type		
End date for interest rate type	/ /	/ /
Are there any early repayment charges payable	Y / N	Y / N
If early repayment charges are payable, state figure	£	£
Are you prepared to pay the early repayment charges	Y / N	Y / N
If the current property is being sold, what is the sale price	£	£

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