

Fact Find



Reference

Advisor

Welcome Section		
Case Reference		
Date FactFind commenced		
Client permission obtained		
Joint application	<input type="checkbox"/>	
Select from the following options	Applicant 1	Applicant 2
Mortgage products		
Insurance products		
Savings and investments		

Fact Find

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PRIVATE & CONFIDENTIAL

Details about your mortgage requirements

CLIENT DETAILS	Applicant 1		Applicant 2	
Title				
Details (if other)				
Surname				
Middle name				
First name				
Have you been known by any other name ?				
Other name				
Date of birth		Age next		Age next
Marital status				
Sex				
Tax reference number				
National insurance number				
Nationality				
Electoral roll				
Smoker				
Relationship to other applicant				
Number of dependants				
Dependants	Name	DOB	Name	DOB
1.				
2.				
3.				
4.				
5.				
6.				
Current address				
Postcode				
Occupant Type				
May we contact you by telephone or email?				
Telephone number(including STD code)	Daytime		Daytime	
	Evening		Evening	
Mobile tel				
Preferred contact method				
Best time to contact				
Email address				
Time at this address	years	months	years	months
Date moved in				

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CLIENT DETAILS (CONTINUED)	Applicant 1	Applicant 2
Previous Addresses		
Previous address (if less than 3 years)		
Postcode		
Date residency began		
Previous address (if less than 3 years)		
Postcode		
Date residency began		
Do you have a bank or building society account?		
Bank details		
Bank/Building society name		
Bank/Building society address		
Postcode		
Account number		
Sort Code		
Do you have bank statements available?		
If so, how many months are available?		

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CLIENT VERIFICATION	Applicant 1	Applicant 2
Please record the proof of identity and address documents seen		
Proof of identity		
Document type provided		
If other, please give details		
Please record any Reference or Identification numbers from the document		
Date evidence seen		
Name of person recording the proof of identity		
Has a copy of this document been taken for the records?		
Proof of Address		
Document type provided		
If other, please give details		
Please record any Reference or Identification numbers from the document		
Date evidence seen		
Name of person recording the proof of identity		
Has a copy of this document been taken for the records?		

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EMPLOYMENT AND INCOME	Applicant 1			Applicant 2		
What is your occupation						
Time with current employer	years	months		years	months	
Employment status						
Details of any current probation period						
Employer's name						
Employer's address						
Postcode						
Benefits provided by your employer						
Anticipated retirement age						
Previous occupation if less than 1 year						
Previous employment start date						
Previous employment end date						
Employed income						
What are your earnings	Basic annual income	£		Basic annual income	£	
	Guaranteed overtime	£		Guaranteed overtime	£	
	Regular overtime	£		Regular overtime	£	
	Guaranteed bonus	£		Guaranteed bonus	£	
	Regular bonus	£		Regular bonus	£	
Self employed clients						
	Number of years in business			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 the accounts available (Yes/No)		How many years			How many years	
Any other earnings	£	Source		£	Source	
	£	Source		£	Source	
I wish to self certify my income						
I self certify my gross income at	£			£		
Please enter annual amounts for any other income						
Other irregular income	£			£		
Investment income	£			£		
Mortgage subsidy	£			£		
Large town allowance	£			£		
Maintenance payments	£			£		
Non-contributory pension	£			£		
Car allowance	£			£		
State benefits - guaranteed	£			£		
State benefits - reviewable	£			£		
Total	£			£		

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OUTGOINGS

Applicant 1: Committed outgoings (not including mortgage)						
	Type	Original loan	Start date	Current balance	Months left	Monthly payment
1.		£		£		£
2.		£		£		£
3.		£		£		£
4.		£		£		£
5.		£		£		£
6.		£		£		£
7.		£		£		£
8.		£		£		£
Total						£

Applicant 1: Committed outgoings (not including mortgage) (CONTINUED)				
	Repay with mortgage	Purpose	Lender	Account number
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

Applicant 2: Committed outgoings (not including mortgage)						
	Type	Original loan	Start date	Current balance	Months left	Monthly payment
1.		£		£		£
2.		£		£		£
3.		£		£		£
4.		£		£		£
5.		£		£		£
6.		£		£		£
7.		£		£		£
8.		£		£		£
Total						£

Applicant 2: Committed outgoings (not including mortgage) (CONTINUED)				
	Repay with mortgage	Purpose	Lender	Account number
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

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AFFORDABILITY CALCULATOR	
Total monthly income	
Net regular monthly income (applicant 1)	£
Net regular monthly income (applicant 2)	£
Net other monthly income (applicant 1)	£
Net other monthly income (applicant 2)	£
Total net monthly income	
Ongoing mortgage payments or rent	£
Food	£
Utilities (e.g. gas, electricity, telephone, council tax etc)	£
Transport (e.g. car)	£
Social	£
Committed outgoings (applicant 1)	£
Committed outgoings (applicant 2)	£
Savings and investments	£
Other	£
Total monthly expenditure	£
Total monthly disposable income	£

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CREDIT HISTORY							
Applicant 1							
Have you ever had a loan or mortgage application refused?							
If yes, give details							
Applicant 2							
Have you ever had a loan or mortgage application refused?							
If yes, give details							
CCJs/Defaults	Category	Date registered	Amount	Date satisfied	Applicant 1	Applicant 2	
1.			£		<input type="checkbox"/>	<input type="checkbox"/>	
2.			£		<input type="checkbox"/>	<input type="checkbox"/>	
3.			£		<input type="checkbox"/>	<input type="checkbox"/>	
4.			£		<input type="checkbox"/>	<input type="checkbox"/>	
5.			£		<input type="checkbox"/>	<input type="checkbox"/>	
Arrears	Date of arrears	Payments missed	Payments in arrears	Date of clearance	Applicant 1	Applicant 2	Will be cleared
1.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcies	Date of discharge	Applicant 1		Applicant 2			
1.		<input type="checkbox"/>		<input type="checkbox"/>			
2.		<input type="checkbox"/>		<input type="checkbox"/>			
3.		<input type="checkbox"/>		<input type="checkbox"/>			
IVA	Date satisfied	Current	Applicant 1	Applicant 2	Years maintained		
1.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
2.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
3.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Repossessions	Date of repossession	Applicant 1	Applicant 2	Debt still outstanding			
1.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
2.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
3.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

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MORTGAGE NEEDS AND PREFERENCES			
<p>A mortgage is one the largest financial purchases you will make. We believe it is important that you receive advice to help you select a mortgage that fits your needs and is relevant to your personal circumstances. In order to give you high quality mortgage advice we need to understand your requirements and objectives. Certain factors (e.g. requirements for 100% loan, previous credit problems, lenders status, purchase of specialist or second property, how quickly you require your loan) may be highly relevant to our advice and choice of product. Your advisor will record any such issue here.</p>			
<p>What are your requirements or any comments you would like us to record</p>			
<p>Is / Are your income(s) or expenditure(s) likely to change significantly within the foreseeable future</p>			
Income		Approximate timescale / reason	
Expenditure		Approximate timescale / reason	
<p>Is it possible that you may pay off some or all of your new mortgage within the foreseeable future (say 3 – 7 years)</p>			
Approximate amount	£	Approximate timescale / reason	
<p>Are you likely to move home for any reason within the foreseeable future (say within 3 – 7 years) other than a current purchase</p>			
Approximate timescale			
<p>Do you have cash or deposit accounts you could use to reduce the amount you want to borrow</p>			
Details			
<p>Having discussed the main types of mortgage interest rate options with your advisor, please use the following questions to advise us of the most important considerations to you.</p>			
<p>Is it important to you to put an upper limit on your mortgage costs in the early years</p>			
Reasons			
<p>Do you want to fix your mortgage costs for a certain period</p>			
<p>If yes, how long would you want your mortgage costs fixed for</p>			years
Reasons			
<p>Do you require an initial cash sum (repayable should you repay or move mortgage in the early years) to help with certain expenses</p>			
Reasons			
<p>Do you require a discount on your mortgage costs in the first few years (the discount may be repayable should you repay or move your mortgage in the early years)</p>			
<p>If yes, over what initial period would you like the discount</p>			years
Reasons			

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MORTGAGE NEEDS AND PREFERENCES (CONTINUED)		
Which of the following are important to you		Reasons
No higher lending charge		
Speed of mortgage completion		
Ability to add fees to the loan		
Ability to vary the repayment		
Ability to make overpayments		
Ability to make underpayments or take repayment holidays		
Ability to link your mortgage to your savings or current accounts		
Meets the government's CAT standard		
Free legal fees		
No valuation fee		
Valuation fees refunded		
No booking or arrangement fees		
Please indicate whether you:		
are concerned about the possibility of future interest movements		
want the certainty of the mortgage being repaid at the end of the term (No Acceptance of Risk)		
are comfortable if all, or part, of your mortgage is repaid from the proceeds of an investment product, i.e. an endowment, ISA or pension (Acceptance of Risk)		
Early repayment charges on your new mortgage – having discussed these with your advisor, do you require:		
No early repayment charge on your mortgage		No early repayment charge overhang
Maximum early repayment charge period	months	

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EXISTING MORTGAGE DETAILS								
Applicant 1:								
Do you have an existing mortgage?								
Type of mortgage								
If you have an existing mortgage	Original loan	Original term	Current balance	Remaining term	Monthly payment	Interest rate	Lender	
Capital and interest	£	yrs	£	yrs	£	%		
Interest only	£	yrs	£	yrs	£	%		
Flexible mortgages	£	yrs	£	yrs	£	%		
Account number			If discount/fixedcapped when period ends					
Type of interest rate				SVR	Fixed	Capped	Discount	
If interest only, please specify anticipated final value under repayment method			Repayment	ISA	PEP	Pension	Endowment	Other
			£	£	£	£	£	£
Are there any repayment charges on your existing mortgage?								
Details								
Are you prepared to pay any repayment charges				Cash or within new mortgage				
Is your existing mortgage portable to a new property?								
If selling your existing property, what is the sale price						£		
How many additional charges are held against your property?								
Additional charges	Type of charge	Charge amount	Remaining term (years)	Monthly payment	Interest rate	Lender	Account number	
1.		£	yrs	£	%			
2.		£	yrs	£	%			
Applicant 2:								
Do you have an existing mortgage?								
Type of mortgage								
If you have an existing mortgage	Original loan	Original term	Current balance	Remaining term	Monthly payment	Interest rate	Lender	
Capital and interest	£	yrs	£	yrs	£	%		
Interest only	£	yrs	£	yrs	£	%		
Flexible mortgages	£	yrs	£	yrs	£	%		
Account number			If discount/fixedcapped when period ends					
Type of interest rate				SVR	Fixed	Capped	Discount	
If interest only, please specify anticipated final value under repayment method			Repayment	ISA	PEP	Pension	Endowment	Other
			£	£	£	£	£	£
Are there any repayment charges on your existing mortgage?								
Details								
Are you prepared to pay any repayment charges				Cash or within new mortgage				
Is your existing mortgage portable to a new property?								
If selling your existing property, what is the sale price						£		
How many additional charges are held against your property?								
Additional charges	Type of charge	Charge amount	Remaining term (years)	Monthly payment	Interest rate	Lender	Account number	
1.		£	yrs	£	%			
2.		£	yrs	£	%			

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NEW MORTGAGE			
Buyer type		Purpose of loan	
Property to be mortgaged			
Purchase price/valuation	£		
Breakdown on how much you want to borrow	Current mortgage (if remortgaging)	£	
	Loan required (if purchasing)	£	
	Any capital raising	£	
	Debt consolidation (from outgoings)	£	
	Other debt consolidation	£	
	TOTAL BORROWING	£	
	Mortgage term required		years
Reason for debt consolidation		Reason for term	
<p>If consolidating existing financial commitments, you should be aware that whilst this may mean that you will make short-term savings, over the long term you might end up paying more. This is because you may be extending the period of the loan. You are also transferring previously unsecured debts to a mortgage, which is secured on your home.</p>			
Who will the borrower(s) be i.e. yourself, your partner or joint			
Is this purchase under Right to Buy legislation			
If yes, what is the estimated value		£	
Are you borrowing more than the purchase price			
If yes, please give approximate cost and details		£	
Is this the only property you have a mortgage on			
If no, please give details			
If buying on a Shared Ownership scheme, what is the percentage of the property to be purchased			%
Which Shared Ownership body are you buying from			
Are any home improvements planned			
If yes, please give details			
And cost		£	
Any further relevant information e.g. (debt consolidation, business purposes etc.)			
Do you have a deposit available		Amount	£
Is vendor/ builder paying the deposit			
If no, what is the source of the deposit			

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NEW MORTGAGE (CONTINUED)	
Estate agency details	
Estate agent name	
Estate agent address	
Estate agent Postcode	
Solicitor/Licensed Conveyancer Details	
Solicitor name	
Solicitor address	
Solicitor Postcode	

PROPERTY DETAILS							
Details of property to be mortgaged							
Address	House type		Additional rooms		Agricultural tie		
	Property type		Commercial		Has the property been extended		
	Tenure		Central heating		No of bedrooms		
	Property status		Garage		Floors in building		
	Property construction		Brick/Stone		Year built		
	Lounge		Tile/Slate		Lease remaining	years	
	Dining room		Shared ownership		Ground rent	£	
Postcode		Kitchen		Self build		Service charge	£
Any special features							

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MORTGAGE NEEDS AND PREFERENCES CHECK LIST		
Please verify that we have discussed each of the following topics, as appropriate, with our client and have explained the consequences of any decisions he or she has made.		
1.	The different types of products and interest rate arrangements, which might meet your customer's need (including what your customer's future repayments after any fixed or discounted period might be).	
2.	The main repayment methods.	
3.	For interest only mortgages: State the various methods available for repaying the mortgage.	
	Explain the consequences of failing to make suitable arrangements to repay the mortgage.	
	Indicate that it is the customer's responsibility to ensure a repayment product is maintained for the duration of the mortgage.	
4.	The consequences of early repayment of the mortgage, e.g. early repayment charges.	
5.	Related insurances including e.g. buildings, contents.	
6.	The customer's responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are in place.	
7.	Explain that certain insurances may be a condition of the mortgage.	
8.	All costs, fees, etc. associated with the mortgage.	
9.	Whether or not the terms and conditions of the mortgage product are portable in the event of moving house.	
10.	Explain when customer account details may be passed to credit reference agencies.	
11.	Whether higher lending charges may be applicable.	
12.	The possible consequences for the customer's mortgage should their personal circumstances change, e.g. accident, sickness, redundancy, and the options open to them e.g. Mortgage Payment Protection.	
13.	For a joint application the concept of joint and several liability.	
14.	The implications of adding fees and costs to the loan and/or debt consolidation.	

INSURANCE NEEDS AND PREFERENCES		
Are you concerned with the possibility of repaying your mortgage in the event of accident, sickness or unemployment		
Reasons		
Are you concerned with the possibility of repaying your mortgage in the event of your death		
Reasons		
Are you concerned with protecting your lifestyle over and above your mortgage?		
Reasons		
Are you concerned with insuring your property and its contents?		
Reasons		

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BUILDING INSURANCE	
Do you wish to protect your house with buildings insurance?	
Do you want to review this area?	
If no, please provide a reason	
Does your property have insurance approved door and window locks?	
Do you have a burglar alarm?	
How many claims have you made on your buildings Insurance policies in the last 5 years?	
Cover required	
Rebuild cost	£
Property to be insured	
Property address	
Property postcode	
No of bedrooms	
Year built	
Existing cover	
Do you have any existing building insurance?	
Amount of existing cover	£
Monthly cost	£
Which insurer	
Renewal date	
Amount of excess	£
Accidental damage included	
Buildings insurance requirements	
Total cover required	£
Less total existing cover	£
Shortfall identified	£
New cover required	
Amount of new cover required	£
Provide quotation	
Accidental damage included	

Fact Find

CONTENTS INSURANCE			
Do you wish to protect your home with contents insurance?			
Do you want to review this area?			
If no, please provide a reason			
Does your property have insurance approved door and window locks?			
Do you have a burglar alarm?			
How many claims have you made on your contents Insurance policies in the last 5 years?			
Cover required			
Value of contents			£
Property to be insured			
Property address			
Property postcode			
No of bedrooms		Year built	
Existing cover			
Do you have any existing contents insurance?			
Amount of existing cover			£
Monthly cost			£
Which insurer			
Renewal date			
Amount of excess			£
Accidental damage included			
Personal possessions cover included			
Contents insurance requirements			
Total cover required			£
Less total existing cover			£
Shortfall identified			£
New cover required			
Amount of new cover required			£
Provide quotation			
Amount of excess			£
Accidental damage included		Personal possessions cover included	
Do you wish to insure personal possessions whilst away from home?			
Please list any specific, high-value items that you wish to be included in your cover			
Number of items		Item description	Value
1.			£
2.			£
3.			£
4.			£
5.			£
6.			£

Fact Find

PERMANENT HEALTH INSURANCE DETAILS	
Cover required	
Amount of cover required	£
Existing cover	
Amount of existing cover	£
Monthly cost	£
Which insurer	
Renewal date	
Are any benefits provided by your employer?	
If yes, please give details	
Deferred period (weeks)	
Is your existing cover adequate in light of your attitude to risk and your new mortgage?	
Medical insurance requirements	
Total cover required	£
Less total existing cover	£
Shortfall identified	£
New cover required	
Amount of new cover required	£
Deferred period (weeks)	
Provide quotation	

Fact Find

LIFE AND CRITICAL ILLNESS INSURANCE DETAILS			
Would all of your mortgage liabilities be cleared if you were to die?			
Or become critically ill?			
Do you want to review this area?			
If no, please provide a reason			
Dependants			
Do you require further cover to protect your dependants in addition to covering your loans/liabilities?			
Do you want to review this area?			
If no, please provide the reason			
At what age do you expect dependency to cease?			
Reason for dependency ceasing			
In the event of your death, how much net monthly income would your dependants require			£
For how long would this be required (Years)?			
What level of savings would be available in these circumstances?			£
For how long would these savings last?		Years	Months
Amount of cover required			£

Existing cover						
Number of existing policies						
	Amount of existing cover	Type of cover	Level Term Assurance (LTA) or Decreasing term assurance (DTA)	Monthly cost	Is premium waiver included	Is indexation cover included
1.	£			£		
2.	£			£		
3.	£			£		
4.	£			£		
5.	£			£		
6.	£			£		

	Other benefits included	Which insurer	Policy number	Start date	Maturity date	Single or Joint	If joint, what split?	Renewal date
1.								
2.								
3.								
4.								
5.								
6.								

Life and critical illness requirements	
Total cover required	£
Less total existing cover	£
Shortfall identified	£
Do you intend to use existing policies to cover part of your total requirements?	
New cover required	
Amount of new cover required	£
Type of cover required	
Level Term Assurance (LTA) or Decreasing term assurance (DTA)	
Term required (years)	
Does this term match that of the mortgage?	
If the term required does not match the new or existing mortgage term, provide reason	

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LIFE AND CRITICAL ILLNESS INSURANCE DETAILS (CONTINUED)	
Plan type required	
Reason for selected plan type	
Is premium waiver included?	
Is indexation cover required?	
Other benefits required	
Premium payment frequency	
Who do you expect to benefit from a new policy?	
Under trust?	
If under trust, please provide details	
If not under trust, please provide details	
Provide quotation	

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INCOME AND PAYMENT PROTECTION			
If you were unable to work due to sickness, an accident or redundancy would you have sufficient income to meet your outgoings?			
Do you want to review this area?			
If no, please state reasons			
Cover required			
How much monthly income do you require to maintain your standard of living?			£
How much of this income relates to your total monthly mortgage repayments?			£
What levels of savings are available to utilise if necessary?			£
How long would those savings last?	Years		Months
Amount of cover required			£
Existing cover			
Type of protection	Mortgage payment		Income
Amount of existing cover	£		£
Monthly cost	£		£
Which insurer			
Single/Joint			
If joint, what split			
Renewal date			
Deferred period (weeks)			
Length of time benefit paid for (years)			
Sickness benefit from employer			
Benefit from employer			
Is there a deferred period (weeks)?			
Income and payment protection requirements			
Total cover required			£
Less total existing cover			£
Shortfall identified			£
New cover required			
Type of protection	Mortgage payment		Income
Amount of new cover required	£		£
Single/Joint			
If joint, what split			
Provide quotation			
Is redundancy cover required?			
Any deferred period (weeks)			
How long is this to be paid for? (years)			

Fact Find

SAVINGS AND INVESTMENTS						
Pension details						
Number of pensions held						
Provide quotation						
	Pension type	Current value	Monthly cost	Provider	Anticipated retirement age	
1.		£	£			
2.		£	£			
3.		£	£			
4.		£	£			
5.		£	£			
6.		£	£			
ISA details						
Number of ISAs held						
Provide quotation						
	ISA type	Current value	Monthly cost	Provider		
1.		£	£			
2.		£	£			
3.		£	£			
4.		£	£			
5.		£	£			
6.		£	£			
Endowment details						
Number of Endowments held						
Provide quotation						
	Endowment type	Current value	Monthly cost	Provider	Single or joint	If joint, what split
1.		£	£			
2.		£	£			
3.		£	£			
4.		£	£			
5.		£	£			
6.		£	£			
Other investment details						
Number of other investments held						
Provide quotation						
	Other Investment type	Current value	Monthly cost	Provider	Single or joint	If joint, what split
1.		£	£			
2.		£	£			
3.		£	£			
4.		£	£			
5.		£	£			
6.		£	£			

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MARKETING

The importance of regularly reviewing your mortgage and associated business was discussed and that in order to do this would entail being able to contact you periodically to discuss this further.

You agree for your advisor to contact you by phone, letter or email to discuss your mortgage arrangements.

You do not wish your advisor to make further contact with you.

DECLARATIONS

Advisor's Details and Declaration

The information above has been received from the Client's.

I have provided a copy of the Key Facts Initial Disclosure Document which outlines the costs and level of service provided by

Advisor's Name

FSA No.

Signature

Date

Client's Declaration

I/We confirm (a) receipt of the above documents and (b) that the details given in this form (including all details in the credit history section) are correct to the best of my/our knowledge. I/We understand that giving false information may jeopardize our mortgage and/or insurance application. I/We have read and understood the notes regarding credit searches. I/We hereby give the above advisor authority to act exclusively on our behalf in obtaining a suitable mortgage and/or insurance product from whichever lender/insurance provider they consider most appropriate. They have my/our authority to disclose personal details to a credit agency, the FSA or a lender (for the purpose of obtaining an Agreement in Principle). If I/we request information or quotes on other mortgage and/or insurance products then our information may be passed on to the relevant companies. They may act on my/our behalf as intermediaries or as brokers in connection with my/our purchase or remortgage.

Client 1

Client 2

Date

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

ADDITIONAL NOTES