Fact Find Commercial 

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| INTRODUCER | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date: | |  | | | | | | | | | | | | | Time | | | |  | | | | | | | | | CMD Ref: | | | | | | | | | |  | | | | | | | | | | | | | | | FCA No | | | | | | |  | | |
| Introducer’s: | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | Company: | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |
| Telephone: | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | Email: | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |
| CLIENTS DETAILS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | DOB | | | | | | | |  | | | | | | | | | | | | | NI No: | | | |  | | | | | | |
| Tel No | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | Email | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |
| Income | | | | £ | | | | | | | | | | | | | Additional Income | | | | | | | | | | | | | £ | | | | | | | | | | | | | | | | | | | | Emp  S/Emp  Other | | | | | | | | | | | | |
| Job tittle | | | |  | | | | | | | | | | | | | | Occupation | | | | | | | | | | |  | | | | | | | | | | | | | | | Length of service | | | | | | | | | | | | | |  | | | | |
| Company | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of last accounts | | | | | | | | | |  | | | | | | | | | | | | | | | Net profit | | | | | | | |  | | | | | | | | | | | | | | Gross profit | | | | | | | | | | £ | | | | | |
| Personal Mortgage O/S | | | | | | | | | | | £ | | | | | | | | | | | | | | | | Value | | | | | | | | | £ | | | | | | | | | | | | | | Monthly payment | | | | | | | | | | | | £ |
| Adverse YES  NO | | | | | | | | | | | | | Description | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of adverse | | | | | | |  | | | | | | | | | | Amount | | | | | | | £ | | | | | | | | | | | | | Explanation | | | | | | | | | | | |  | | | | | | | | | | | | | |
| Date of adverse | | | | | | |  | | | | | | | | | | Amount | | | | | | | £ | | | | | | | | | | | | | Explanation | | | | | | | | | | | |  | | | | | | | | | | | | | |
| Name |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | DOB | | | | | | | |  | | | | | | | | | | | | | NI No: | | | | |  | | | | | |
| Tel No | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | Email | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |
| Income | | | | £ | | | | | | | | | | | | | Additional Income | | | | | | | | | | | | | £ | | | | | | | | | | | | | | | | | | | | Emp  S/Emp  Other | | | | | | | | | | | | |
| Job tittle | | | |  | | | | | | | | | | | | | | Occupation | | | | | | | | | | |  | | | | | | | | | | | | | | | Length of service | | | | | | | | | | | | | |  | | | | |
| Company | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of last accounts | | | | | | | | | |  | | | | | | | | | | | | | | | Net profit | | | | | | | |  | | | | | | | | | | | | | | Gross profit | | | | | | | | | | £ | | | | | |
| Personal Mortgage O/S | | | | | | | | | | | £ | | | | | | | | | | | | | | | | Value | | | | | | | | | £ | | | | | | | | | | | | | | Monthly payment | | | | | | | | | | | | £ |
| Adverse YES  NO | | | | | | | | | | | | | Description | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of adverse | | | | | | |  | | | | | | | | | | Amount | | | | | | | £ | | | | | | | | | | | | | Explanation | | | | | | | | | | | |  | | | | | | | | | | | | | |
| Date of adverse | | | | | | |  | | | | | | | | | | Amount | | | | | | | £ | | | | | | | | | | | | | Explanation | | | | | | | | | | | |  | | | | | | | | | | | | | |
| PROPERTY DETAILS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Have you/family member lived in the property to be mortgage if so how many years ago | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| Purchase in the name of | | | | | | | | | | | | Ltd Co or applicant | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current banker | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | Have they quoted | | | | | | | | | | | | | | | | | | YES  NO | | | | | | | | | | | |
| Address | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Purchase  / Value | | | | | | | | | | | | £ | | | | | | | | | | | Loan | | | | £ | | | | | | | | | | | | | | | | Owner Occupation  Investment | | | | | | | | | | | | | | | | | | | |
| Existing Loan | | | | | | £ | | | | | | | | | | Lender | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | Purpose of funds | | | | | | | | | | | | |  | | | |
| Repayment | | | | | | Capital & Interest  Interest Only  Other | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Mortgage term | | | | | | | | | | | | | |  | | | | | | | | |
| Mortgage Type Required | | | | | | | | | | | | | | Buy to Let  Commercial Owner Occupied  Commercial Investment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Freehold  Leasehold | | | | | | | | | | | | | | | | Term of lease remaining | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Shop  Residential  Multi Units 1 title  Offices  Care Home  Nursery  Industrial  Pub  Commercial/residential  Flat above  Restaurant  Take away  Other  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OWNER OCCUPIED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Owner occupied, do you currently rent premises? | | | | | | | | | | | | | | | | | | | | | | | | | | | YES  NO | | | | | | | | | | | | | | Current rent | | | | | | | | | | | | | £ | | | | | | | | |
| Will the new premises be within 5 miles of the current location | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | YES  NO | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| If no please give details | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| How long has the company been trading | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RENTAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total rental income | | | | | | | | | £ | | | | | | | | | | | | | | Term of Lease | | | | | | | | | | |  | | | | | | | | | | | | | | Term remaining | | | | | | | | | | | | |  | |
| Tenants name | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relationship with the tenant | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PORTFOLIO DETAILS please include both commercial and residential investments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Property | | | | | | | | | | | | | Value | | | | | | | Loan | | | | | | Monthly payment | | | | | | Date of purchase | | | | | | | | | | Rent | | | | | | | | | | Description | | | | | | | | | | |
|  | | | | | | | | | | | | | £ | | | | | | | £ | | | | | | £ | | | | | |  | | | | | | | | | | £ | | | | | | | | | |  | | | | | | | | | | |
|  | | | | | | | | | | | | | £ | | | | | | | £ | | | | | | £ | | | | | |  | | | | | | | | | | £ | | | | | | | | | |  | | | | | | | | | | |
|  | | | | | | | | | | | | | £ | | | | | | | £ | | | | | | £ | | | | | |  | | | | | | | | | | £ | | | | | | | | | |  | | | | | | | | | | |
| **If additional information is require please supply of separate sheet** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |