



**ICTHUS**  
CONSULTANTS

## **FACT FIND**

<b>NAME</b>	
<b>BUSINESS NAME</b>	
<b>ADDRESS</b>	
<b>TELEPHONE NUMBER</b>	
<b>EMAIL ADDRESS</b>	

## Section A - Applicants Details:

	Applicant One	Applicant Two
Surname		
Forename(s)		
Date of Birth		
Marital Status		
Previous Surname		
Relationship to other applicant		
Current residential status	Owner / Tenant / Living with Family/ Other	Owner / Tenant / Living with Family/ Other
Current address		
Date moved to this address		
If less than three years, previous address		
Previous residential status	Owner/Tenant/Living with Family/Other	Owner/Tenant/Living with Family/Other
Home No:		
Work No:		
Mobile No:		
Email ID:		
Nationality:		
<u>If non-UK</u> Do you have permanent rights to reside? Do you have a UK passport?		
<u>If non-UK</u> Do you have a current work permit		
Do you have any Dependants? If yes, please provide details.		

## Section B – Income & Affordability:

	Applicant One	Applicant Two
Occupation		
Are you	Employed / self employed / contract worker/ pensioner/other	Employed / self employed / contract worker/ pensioner/other
Name of Employer		
Time in this employment		
Basic Annual Salary		
Overtime / bonus		
Net Profit		

<b>Other Income</b>		
<b>Can you prove your current income (pay slips accounts)</b>		
<b>Name/ Phone of Accountant</b>	/	
<b>Anticipated Retirement Age</b>		
<b>Are you likely to have income into your retirement?</b>		
<b>If yes please provide details</b>		
<b>Bank name and address</b>		
<b>Sort code and account number</b>		
<b>Time with bank</b>		

### Section C

Average Monthly Household Income  
 Current mortgage/ rent payment (ongoing only)  
 Household Bills (electricity, council tax food etc)  
 Loans + Credit Cards\*  
 Other Spending (Car, leisure etc)  
 Excess

£
£
£
£
£
£

\*If you have loans and credit cards, please complete the following (continue on a separate sheet if necessary).

	<b>Provider</b>	<b>Credit card or loan?</b>	<b>Amount Outstanding</b>	<b>Monthly Payment</b>
1.				
2.				
3.				
4.				

### Section D - Your Credit Situation:

	<b>Applicant 1</b>	<b>Applicant 2</b>
Have you ever had a County Court Judgment or default registered against you?		
Approximately when was this?		
Approximately how much was it for?		
Have you ever defaulted on a loan or credit agreement?		
When and How much for?		
Have you ever missed payments on your mortgage or your rent?		
When was this?		
Have you ever been bankrupt?		
Have you ever entered into an IVA with your creditors?		

## Section E - Loan Details

### Your Current Mortgage (Residential and Commercial)

If you already have a mortgage, please complete the questions below:

Which lender is your current mortgage with and account number?	
How much is outstanding (approximately)?	£
How long is left on the mortgage term?	Years
Do you know what your current interest rate is?	%
Do you have any redemption penalties and if so how much?	
Are you happy to pay a penalty to your current lender to remortgage?	YES NO
Are you currently on a special scheme (e.g. fixed, discounted...)	
If yes, please provide details (e.g. when does the scheme end?)	
<b>We will calculate the loan amount on the figures you have given us. You should contact your lender direct to confirm if there are any penalties on your current mortgage that you may be unaware of.</b>	

## Section F - Your New Mortgage

Value of Property	£
Type of Property	Leasehold/ Freehold
Number of years left on lease	
Amount you need to borrow (see table below)	£
Where is the current deposit held?	
Breakdown of personal contribution and other sources	
What term would you like the new mortgage arranged over?	Years
If BTL what is the anticipated rental income?	

## Section G – Purchase Details

Please provide the address of the property you are buying/re-mortgaging	
Please provide contact details of the estate agent selling this property	

## Section H - Solicitors

Company Name	
Address	
Contact Number	
Acting Solicitor	

## Section I – Additional details of the property

Freehold /Leasehold	
Shop/House/ Flat /bungalow	
Detached/ Terraced/ Semi	
Brick/Tile	
No of Bedrooms	
No of Bathrooms	
Garage /Parking	
Any other information	

## Section J - Additional Information

How many years have the current business has been trading?	
Reason for sale?	
Opening times?	
Current rent?	
Current rates?	
If there's a flat above the shop?	
Has it got separate entrance?	
Nearest competition?	
What does the business sell?	
Are you taking over existing staff? If yes, Provide details	
Your proposed plans?	
New name of your new business	
New structure of your new business	