

OVERSEAS MORTGAGE FACT FIND



DATE:

I.D NO.

	CLIENT ONE	CLIENT TWO
TITLE		
FIRST NAMES		
SURNAME		
MAIN CONTACT NUMBER		
BEST TIME TO CONTACT		
WHERE ARE YOU LOOKING TO BUY? AND WHEN?		
USE OF PROPERTY		
PURCHASE PRICE		
MORTGAGE REQUIRED		
YOUR COUNTRY OF RESIDENCE		
YOUR NATIONALITY		
WHAT SAVINGS DO YOU HAVE?		
YOUR OCCUPATION EMPLOYED/SELF-EMPLOYED HOW LONG FOR? % SHAREHOLDING IN THE BUSINESS INCOME		
DATE OF BIRTH		
MARITAL STATUS		
NO. OF DEPENDANTS		
CURRENT ADDRESS		
TIME AT ADDRESS		
OWNER OR TENANT?		
OTHER CONTACT NUMBERS		
EMAIL ADDRESS		
WHERE DID YOU HEAR ABOUT CONTI?		
HAVE YOU RECEIVED ANY QUOTES FROM ANY OTHER BROKERS OR LENDERS?		

MORE ABOUT YOUR INCOME:	TICK ALL THAT APPLY	
FULL TIME EMPLOYED		
PART TIME EMPLOYED		
SELF EMPLOYED		
RETIRED	(GO TO SECTION 3)	(GO TO SECTION 3)
UNEMPLOYED		
HOUSE PERSON		
OTHER	(GO TO SECTION 3)	(GO TO SECTION 3)
IF EMPLOYED:		
EMPLOYERS NAME		
BASIC SALARY	£	£
OVERTIME AND BONUS	£	£
NET MONTHLY INCOME	£	£
IF SELF EMPLOYED AS A SOLE TRADER, CONTRACTOR OR IN PARTNERSHIP		
NET PROFIT LATEST YEAR	£	£
NET PROFIT PREVIOUS YEAR	£	£
NET PROFIT PREVIOUS YEAR	£	£
IF SELF EMPLOYED IN LIMITED COMPANY/PLC		
SALARY LATEST YEAR	£	£
DIVIDEND LATEST YEAR	£	£
SALARY PREVIOUS YEAR	£	£
DIVIDEND PREVIOUS YEAR	£	£
SALARY PREVIOUS YEAR	£	£
DIVIDEND PREVIOUS YEAR	£	£
THESE FIGURES MUST BE TAKEN FROM YOUR BUSINESS ACCOUNTS AND/OR TAX RETURNS AS THESE ARE THE DOCUMENTS USED BY THE LENDERS WHEN MAKING THEIR AFFORDABILITY CALCULATIONS		
OTHER INCOME		
STATE PENSION	£	£
PERSONAL PENSION	£	£
INVESTMENT INCOME	£	£
MAINTENANCE	£	£
RENTAL INCOME	£	£
OTHER	£	£
SAVINGS		
AMOUNT IN CURRENT ACCOUNT	£	£
SAVINGS ACCOUNT BALANCES	£	£
SHARES	£	£
OTHER	£	£
OTHER	£	£
LENDERS WILL REQUIRE YOU TO HAVE SUFFICIENT SAVINGS TO COVER THE DEPOSIT, THE FEES & TAXES INVOLVED IN BUYING ABROAD AND FOR THERE TO BE A SURPLUS REMAINING THEREAFTER		

ASSETS & LIABILITIES

PROPERTY

ADDRESS OF PROPERTY	VALUE	USE OF PROPERTY	LENDER	BALANCE	MONTHLY PAYMENT	START DATE	REMAINING TERM	RENTAL INCOME	IN WHOSE NAME?

SAVINGS & INVESTMENTS

TYPE OF INVESTMENT	NAME OF BANK OR FINANCIAL INSTITUTION	CURRENT VALUE	MONTHLY AMOUNT INVESTED	MATURITY DATE

LOANS & CREDIT COMMITMENTS

TYPE OF LOAN OR COMMITMENT (i.e car loan, credit card)	LENDER	BALANCE	MONTHLY PAYMENT	START DATE	REMAINING TERM	IN WHOSE NAME?

NOTES

ABOUT THE OVERSEAS PROPERTY	
ADDRESS	
DESCRIPTION	
DO YOU ALREADY OWN THE PROPERTY?	YES / NO
IF YES, DATE OF PURCHASE	
IS PROPERTY TO BE BUILT?	YES / NO
IF YES, ESTIMATED COMPLETION DATE	
IS IT A LEASEBACK SCHEME?	YES / NO
IF YES, NAME OF DEVELOPMENT	
REPAYING YOUR MORTGAGE	
CAPITAL & INTEREST - REPAYMENT MORTGAGE	
YOUR MONTHLY PAYMENTS CONSIST OF PART INTEREST AND PART CAPITAL EACH MONTH AND THEREFORE THE AMOUNT THAT YOU OWE TO THE BANK REDUCES EACH YEAR. AT THE END OF THE TERM THE MORTGAGE IS FULLY REPAID PROVIDING YOU HAVE KEPT UP THE MONTHLY PAYMENTS*	YES / NO
*PLEASE NOTE THAT SOME OF OUR FRENCH BANKS WILL FIX YOUR MONTHLY PAYMENTS FROM THE OUTSET EVEN IF YOU OPT FOR A VARIABLE RATE. IF INTEREST RATES INCREASE OR DECREASE THEY WILL NOT CHANGE THE MONTHLY PAYMENTS BUT WILL INCREASE OR DECREASE THE MORTGAGE TERM BY UP TO 5 YEARS. IF THE TERM NEEDS TO BE EXTENDED FURTHER THEY WILL CONTACT YOU TO READJUST YOUR MONTHLY MORTGAGE PAYMENTS ACCORDINGLY.	
INTEREST ONLY MORTGAGE**	
YOUR MONTHLY PAYMENTS REPAY THE INTEREST BEING CHARGED ON YOUR MORTGAGE THEREFORE THE OUTSTANDING BALANCE REMAINS LEVEL THROUGHOUT THE TERM. YOU WILL NEED TO HAVE AN APPROPRIATE REPAYMENT VEHICLE IN PLACE TO REPAY THE MORTGAGE AT THE END OF THE TERM.	YES / NO
**PLEASE NOTE THAT INTEREST ONLY MORTGAGES ARE NOT AVAILABLE IN SPAIN, PORTUGAL OR TURKEY. WITH FRENCH MORTGAGES THE BANKS HAVE SPECIFIC CRITERIA THAT NEEDS TO BE MET AND YOUR ADVISER WILL BE ABLE TO PROVIDE MORE INFORMATION	
TERM OF MORTGAGE	
OVER WHAT TERM WOULD YOU LIKE TO REPAY THE MORTGAGE?	
CHOOSING A PRODUCT	
YOUR ADVISER WILL DISCUSS THE VARIOUS PRODUCTS THAT ARE AVAILABLE, BUT PLEASE ANSWER THE FOLLOWING QUESTIONS IN ORDER TO ASSIST THEM WITH THEIR RECOMMENDATION	
ARE YOU LIKELY TO SELL THE PROPERTY IN THE NEXT 5 YEARS?	YES/NO
WOULD YOU LIKE THE ABILITY TO REPAY LUMP SUMS?	YES/NO
WOULD YOU LIKE TO FIX OR CAP YOUR MONTHLY REPAYMENTS?	YES/NO
WOULD YOU LIKE YOUR MONTHLY PAYMENTS TO REFLECT MARKET CONDITIONS?	YES/NO
NOTES	

MONTHLY OUTGOINGS	APP 1	APP 2	JOINT
CREDIT COMMITMENTS			
MORTGAGE/RENT	£	£	£
SECURED LOANS	£	£	£
CREDIT CARDS	£	£	£
PERSONAL LOANS	£	£	£
CAR FINANCE/HP	£	£	£
HOUSEHOLD EXPENDITURE			
COUNCIL TAX	£	£	£
FOOD	£	£	£
UTILITY BILLS	£	£	£
TV/INTERNET	£	£	£
TELEPHONES/MOBILES	£	£	£
LEGAL OBLIGATIONS			
MAINTENANCE/ALIMONY	£	£	£
TOTAL			
OTHER			
GYM	£	£	£
SOCIAL/GOING OUT	£	£	£
HOLIDAYS	£	£	£
CHILDCARE	£	£	£
SCHOOL FEES	£	£	£
PETROL/TRAVEL	£	£	£
LIFE ASSURANCE	£	£	£
REGULAR SAVINGS	£	£	£
PENSION CONTRIBUTIONS	£	£	£
TOTAL			
TOTAL NET INCOME		£	
TOTAL OUTGOINGS		£	
NET DISPOSABLE INCOME		£	
DECLARATION			
<p>These particulars are believed to be complete and correct and may be disclosed to appropriate parties in connection with pre-qualification, financing and purchasing of real estate. If it is incomplete I/We accept I/We may not receive advice appropriate to my/our circumstances.</p>			
<p>I understand that my personal data is being collected in order for you to assess eligibility for a mortgage. I understand I have access to my personal data and can request that it be updated and/or deleted. I understand that I will be sent a copy of Conti's Privacy Policy and it can be viewed on their website.</p>			
<p>Conti may use the personal data they hold about you to contact you in the future regarding your mortgage or about other relevant services. If you DO NOT wish to be contacted, please tick here:</p>			
Signed		Date:	
Signed		Date:	
<p>PLEASE RETURN THIS FORM TO CONTI - MORTGAGES OVERSEAS THIRD FLOOR, INTERGEN HOUSE, 65-67 WESTERN RD, HOVE BN3 2JQ T. 01273 772811 or admin@mortgagesoverseas.com</p>			