



Fact Find The Key Questions





Finhawk Mortgages

Residential Mortgage Enquiry



- **What type of mortgage is required?**
Purchase/Remortgage (Shared Ownership/RTB)
- **What is the purchase price?**
- **What is the loan amount required?**
- **Amount of deposit available?**
What is the deposit source?
- **What is the property type?**
- **Are you capital raising? If so, for what reason?**
- **Applicant details;**
Marital status, Age, Rights to reside (if applicable), Salary, Type of employment
- **What is the outstanding mortgage balance? (remortgage)**
- **Do you have any adverse credit/defaults/etc?**
- **Is there any other relevant information?**
i.e. Ex-Pat, foreign income, etc
- **Please supply credit file**



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Buy-to-let Mortgage Enquiry



- **What is the enquiry type?**
i.e. BTL purchase, capital raise remortgage, non-capital raise remortgage
- **What is the property type?**
Is it a standard AST, HMO, or MUFB?
- **What is the property value?**
- **What is the loan amount required?**
- **How much is your current/expected monthly rental Income?**
- **How much is your outstanding mortgage balance?**
- **If capital raising, what is it for?**
- **Is the application in a Limited Company or personal name?**
- **Are you a high or low-rate taxpayer?**
- **Do you have any adverse credit?**
- **Any other relevant info?**



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Second Charge Mortgage Enquiry



- What is the loan amount required?
- What is the purpose of the loan?
- What is the property value?
- What is your existing mortgage type (residential or BTL)?
- How much of the existing mortgage is outstanding?
- Who is your existing mortgage lender?
- What is/are your age(s)?
- What is/are your income(s)?
- Is there any extra information which will have an effect on this application?
i.e. adverse credit, etc.



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Commercial Finance Enquiry

Commercial Investment Property

- What is the purchase price?
- What is the loan amount required?
- How much deposit is available?
- What is the projected rental income?
- What address is to be used for security?
- What is your landlord experience?
i.e. how many investment properties owned, how long, etc
- What is the remaining term on the commercial lease?
Inc. any break clause



Commercial Trading Business

- What is the purchase price?
- What is the loan amount required?
- How much deposit is available?
- What address is to be used for security?
- Please supply the last 3 years accounts
Inc. profit loss
- Is there an outstanding business debt that will remain?
If so, what are the monthly payments and outstanding balance?





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Bridging Enquiry

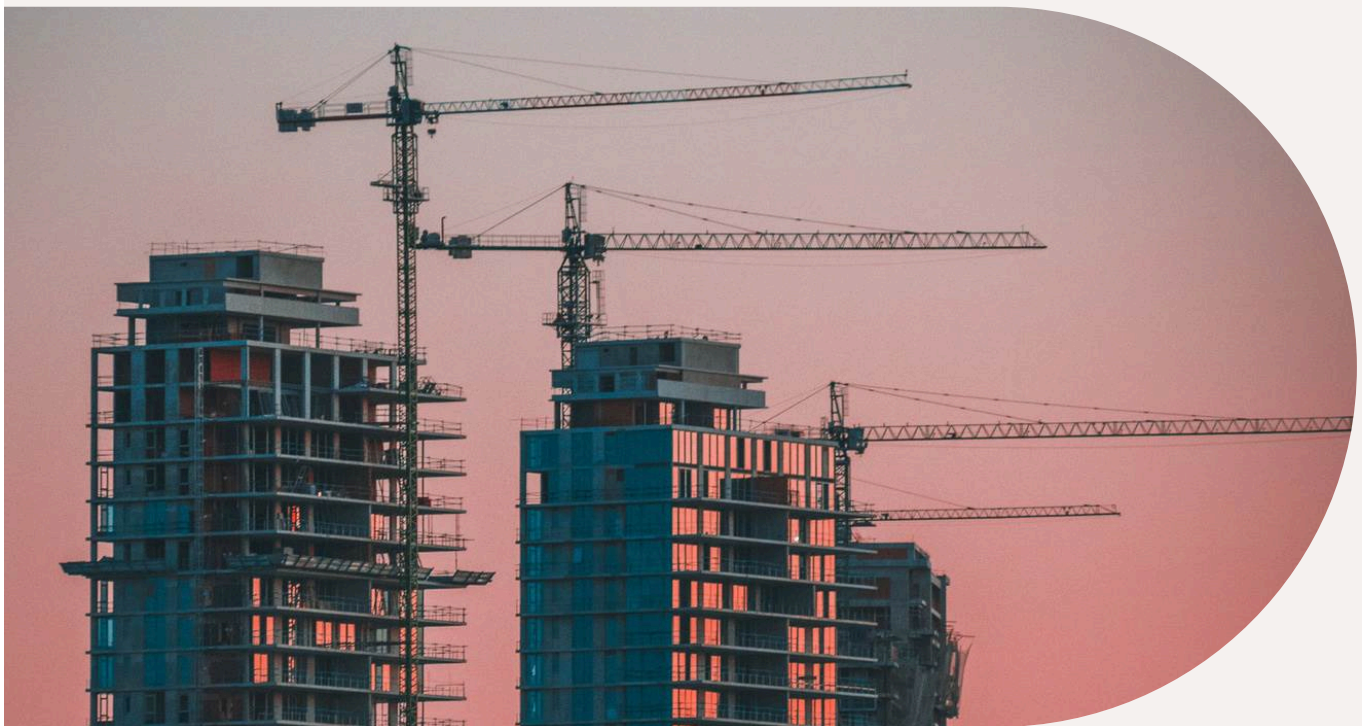


- **What is the loan amount required?**
- **What is the purpose of the loan?**
- **What is the value of the property being used to secure the Bridging Finance?**
- **Is there a first charge mortgage?**
If so, who is the lender and how much is outstanding?
- **What is/are your age(s)?**
- **What is the exit strategy?**
i.e. sale of property; refinance.
- **Are there works to be done to the asset and what are they?**
If so, is planning permission or change of use required?
- **How much is the cost of works?**
- **How are you paying for the cost of works?**
- **What is the end value of the asset once the works are completed?**
- **If applicable, are there any other asset(s) for additional security?**
If so, what is the value; outstanding mortgage amount; and lender?



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Development Finance Enquiry



- **Please provide details of ALL borrowers (name and address).**
- **What are the details of planning permissions for the site?**
- **Please supply architects' drawings and details for the proposed development.**
- **Please provide a development appraisal for the works required to include: estimated costs; timescale breakdown; and the GDV?**
- **Full CV of the borrowers detailing previous development projects?**
- **Details of cashflow contributions to the project and details of any other asset owned**
Additional security, if available, can be utilised to increase borrowing if required.
- **Details of the build contract and the professional team being used for the build**
For example, is there a project manager?



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Let's talk, we're
here to help

Call us on 01722 322911

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