

**Mortgage Product Transfer Declaration**

Adviser Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Meeting Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of last fact find: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Customer Name(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Current mortgage provider: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Current mortgage rate/product description: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

New mortgage rate/product description: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Customer(s) to please tick to confirm and sign the declaration:

**Options:** I/We confirm that I/we have been made aware of my/our potential options on expiry of our existing Mortgage deal, and I/we confirm that I/ we are happy to proceed based on the restricted research and assessment of our existing lender’s products only.

**Employment/income:** I/we confirm that there has been no significant change in my/our employment or reduction in my/our income since the date of the last fact find and that that I am not aware of any factors that may change this in the future

**Mortgage Payments**: I/we confirm that I/we have maintained mortgage payments in full for at least the last 12 months and I/we are not aware of any factors that may change this in the future

**Other credit commitments**: I/we confirm that I/we have maintained all other commitments in full for at least the last 12 months and I/we are not aware of any factors that may change this in the future

**Fact Find**: Having reviewed the previous fact find document I / we can confirm that there are no material changes that may impact on my/our ability to repay the mortgage in the future

**Affordability:** I/we understand that in assessing the Product Transfer the adviser has done so assuming the new product interest rate, which might rise in the future, and my/our current circumstances, which might change in future

**DO NOT SIGN THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, ASK YOUR ADVISER FOR ASSISTANCE BEFORE SIGNING THIS OR ANY OTHER FORM (NEVER SIGN A BLANK FORM).**

If you are unable to tick each box, for any reason, then a full fact find will be required to establish further circumstances.

When making an application to the mortgage lender of choice you will be agreeing to the lender’s own application assessment process.  You understand that this will typically involve enquiries in relation to the information and documents supplied in order to identify and prevent fraud.  If fraud is identified details will be passed on to fraud prevention agencies to prevent fraud and money laundering.

**Data Protection**

**ADD RELEVENT INDIVIDUAL FIRM SPECIFIC GDPR / DATA PROTECTION WORDING HERE, PLUS ANYTHING ELSE DEEMED NECESSARY / GOOD PRACTICE**

Applicant 1 Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant 2 Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_