

Your Information

Private and Confidential

Client One: Shivar Paul

Adviser: Vipul Aggarwal 4129

Date Completed: 08/03/2022

My advice is based on the information contained within this document. Unanswered questions or blank responses will be excluded from any advice given. If any details are incorrect or omitted, please let me know as this may impact on the suitability of the advice.

Advice Areas

Date of first interview	08/03/2022
Type of Interview	Face to Face
Anybody else present at the interview?	No
Please provide details	Applicant has 1 residential and 2 BTL property. Currently looking for mortgage for a new BTL.
Protection	No
Mortgage	Yes

Data Protection

Client	Shivar Paul	
Agreement Date	08/03/2022	
Statement 1	You give consent for us to collect and store your personal and financial information which will be handled in accordance with the Data Protection Act 1998 as amended, extended, re-enacted or consolidated from time to time (including without limitation the implementation of the General Data Protection Regulation 2016/679/EC) (data protection legislation). For the purposes of data protection legislation, we are the data controller and we will process your Data in accordance with articles 6 (1)(b), 6 (1)(c) and 9 (1)(a) of the General Data Protection Regulation 2016. We will use your information to ensure proper performance of our agreement with you and to comply with our legal obligations when providing the services as further described below.	
Statement 1 Answer	Yes	
Statement 2	You give consent for us to use your name, address, email address, contact number, date of birth, national insurance number and financial information ('personal information') to provide our services to you and verify your identity and this may require us to pass your personal information to our group companies, electronic verification providers, product providers or other financial firms such as lenders, banks, insurers, fund managers and platform providers. Should you decide not to proceed with our services, we will delete your personal information.	
Statement 2 Answer	Yes	
Statement 3	You give consent for us to pass your personal information to Tenet* as they are responsible for the services we provide to you (or their professional advisers) for compliance and monitoring purposes as detailed in this Important Information about our Services document. Further detail regarding how Tenet will use your data can be found on its website at www.tenetgroup.co.uk or by contacting Tenet on 01132390011. *Tenet means Tenet Group Limited, Tenet Limited, TenetConnect Limited, TenetConnect Services Limited, TenetLime Limited, its associated companies and its network of appointed representatives.	
Statement 3 Answer	Yes	

Statement 4	You give consent, where required, for us to pass on your personal information to the Financial Conduct Authority (FCA), Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) to help with an investigation or complaint or other authorities as required by law.	
Statement 4 Answer	Yes	
Statement 5	<p>You consent to us collecting sensitive personal data including information about your health, ethnic origin, or criminal prosecutions from third parties such as employers and credit reference / fraud prevention agencies and other similar organisations to provide you with the services, for example advice on protection products. You consent to us sharing your sensitive personal data referred to above with third parties to obtain quotes on your behalf for example for annuity or protection advice as part of our services and Tenet.</p> <p>You may exercise your right to withdraw your consent by contacting us by email or telephone and to opt-out of receiving any marketing information from us at any time or by clicking on the unsubscribe button in any communication received.</p>	
Statement 5 Answer	Yes	

Personal Details

Title	Mr
First Name	Shivar
Middle Name	
Last Name	Paul
Salutation	
Maiden/Previous Name	
Date of Birth	24/10/1978
Age	43
Gender	Male
Marital Status	Single
Since	
Nationality	British
National Insurance No.	SG456872A
Country Of Domicile	United Kingdom
Country Of Residence	United Kingdom
Expatriate?	
Country of Birth	India
Place of Birth	Pune
Do you have a valid Will?	
Power Of Attorney Granted?	
Are you a smoker?	No
Have you smoked in the last 12 months?	No
Are you currently in good health? If No, please provide details	Yes
Any medical conditions (including date diagnosed)?	
Are there any particular social, ethical, environmental and/or religious considerations that should be taken into account?	No

Contact Address

Addressee	Shivar Paul	Shivar Paul	Shivar Paul
Address Line 1	14 Caulfield Road	232 West Point	2 Roland Way
Address Line 2		Wellington Street	
Address Line 3			
Address Line 4			
City / Town	London	Leeds	London
Country	United Kingdom	United Kingdom	United Kingdom
Postcode	SE15 2DE	LS1 4JN	SW7 3RE
Address Type	Home	Home	Home
Residency Status	Owner Occupier - mortgaged	Tenant - private	
Date From	12/08/2019	05/06/2018	
Date To		11/08/2019	
Default	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Address Status	Current Address	Previous Address	Unknown
Registered on Electoral Roll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time at Address (Months)	31		

Contact Details

Name	Contact Type	Value	Note	Preferred Contact
Shivar Paul	Telephone	02085902354		Yes
Shivar Paul	Mobile	07812345676		Yes
Shivar Paul	E-Mail	shivarpaul@paul.com		Yes

Professional Contacts

Contact Type	Estate Agent	Solicitor	
Contact Name	Rima Jain	Leo Aastin	
Company Name	Redbricks Estate Agents	LeoAastin Solicitors.	
Address Line 1	9B Burnt Ash Hill	Unit 4	
Address Line 2		Chiltonian Industrial Estate	
Address Line 3		Manor Lane	
Address Line 4			
City Town	London	London	
Post Code	SE12 0AA	SE12 0TX	
Telephone Number	0208 290 3792	02082385276	
Facsimile Number			
Mobile Number			
Email Address	renujain@redbricks.com	leo.aastin@aastinsolicitors.com	
Permission to Contact?	Permitted	Permitted	
Contact providing source of funds?	No	No	

Bank Account Details

Owner	Shivar Paul	Shivar Paul	Shivar Paul
Bank Name	Bacrlays	HSBC	Santander
Account Holder(s)	Mr. Shivar Paul	Mr. Shivar Paul	Mr. Shivar Paul
Address Line 1	2 Churchill Pl	8 Canada Square	21 Prescot St
Address Line 2			
Address Line 3			
Address Line 4			
City Town	London	London	London
County/state/province			Greater London
Country	United Kingdom	United Kingdom	United Kingdom
Post Code	E14 5RB	E14 5HQ	E1 8AD
Account Number	77559982	04455978	24598679
Sort Code	204278	200057	255332
Default	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ID Verification

Original Driving Licence Seen	08/03/2022
Driving Licence Ref	PAUL2577321P99BS28
Driving Licence Expiry Date	12/02/2028
Original Passport Seen	08/03/2022
Country of Origin	India
Passport ref	229956794
Passport Expiry Date	20/08/2028
Mother's Maiden Name	
Electricity Bill Ref	
Inland Revenue Tax Notification	
Home Visit	
Premises Entered	
Bank Statement Seen	
Mortgage Statement Seen	
Council Tax Bill Seen	
Utilities Bill Seen	
Original Firearm/Shotgun Certificate Seen	
Firearm/Shotgun Certificate Ref	
Firearm/Shotgun Certificate Expiry Date	
Microfiche Issue Date	
Microfiche number	

Electronic ID Verification

ID Check Completed Date	08/03/2022
ID Check Expiry Date	

Needs & Priorities

General	
- Passporting	
Is this a Passporting Case?	No
Passporting country	
- Potentially Vulnerable Clients	
Are there any factors that you need me to take into account when providing advice? (If yes, please provide details.)	No
Are there any factors that may affect your ability to deal or communicate with us? (If yes, please provide details.)	No
Are there any factors that make it difficult for you to manage your finances? (If yes, please provide details.)	No
Do you need anyone to help manage your finances, such as a carer or relative? (If yes, please provide details.)	No
Are there any adjustments that we could make to ensure that our advice process is appropriate? (If yes, please provide details.)	No
- Preferences	
Do you have any preferences in respect of ethical, social, environmental or religious considerations? (If yes, please provide additional details.)	No

Profile Notes

Current Employment Details

Total annual self-employed Net Profit, Net Dividend, Salary/employed gross basic, guaranteed and regular overtime and bonus incomes	£262,000.00
Highest rate of income tax paid (%)	45

Owner	Shivar Paul	
Employment Status	Employed	
Occupation	Operation Head	
Employer	The Connaught	
Business Type		
Address Line 1	16 Carlos Place	
Address Line 2		
Address Line 3		
Address Line 4		

City / Town	London	
County/state/province		
Country	United Kingdom	
Post Code	W1K 2AL	
Intended Retirement Age	70	
Start Date	22/07/2019	
End Date		
Most Recent Annual Accounts Net Profit		
Most Recent Annual Accounts Net Dividend		
Most Recent Annual Accounts Salary		
Most Recent Annual Accounts Year End		
Year 2 Annual Accounts Net Profit		
Year 2 Annual Accounts Net Dividend		
Year 2 Annual Accounts Salary		
Year 2 Year End		
Year 3 Annual Accounts Net Profit		
Year 3 Annual Accounts Net Dividend		
Year 3 Annual Accounts Salary		
Year 3 Year End		
Gross Basic Annual Income	£250,000.00	
Net Basic Monthly Income	£11,724.76	
Do you receive Overtime Income?	No	
Gross Guaranteed Annual Overtime		
Net Guaranteed Monthly Overtime		
Gross Regular Annual Overtime		
Net Regular Monthly Overtime		
Do you receive Bonus Income?	Yes	
Gross Guaranteed Annual Bonus	£12,000.00	
Net Guaranteed Annual Bonus	£12,000.00	
Gross Regular Annual Bonus		
Net Regular Annual Bonus		
Other Gross Income		
Total Gross Annual Earnings	£262,000.00	
Continuous Employment (Months)	32	
In Probation	No	
Probation Period (Months)		

Employment Notes

Assets

Do you have any assets?	Yes
Client does not wish to disclose	No

Owner	Category	Related to Address	Description	Owner 1 %	Owner 2 %	Cur.	Original Value	Purchased On	Value	Valuation Date	Net Monthly Income
Shivar Paul	Main Residence	14 Caulfield Road	14 Caulfield Road			GBP	£ 350,000.00	12/08/2019	£ 450,000.00	28/02/2022	
Shivar Paul	Cash		Barclays Bank Account 77559982			GBP			£25,000.00	08/03/2022	
Shivar Paul	Cash		HSBC Bank Account 04455978			GBP			£5,000.00	08/03/2022	
Shivar Paul	Cash		Santander Bank Account 24598679			GBP			£6,000.00	08/03/2022	
Shivar Paul	Buy to Let Property	1 Potterdown Road	1 Potterdown Road			GBP	£ 120,000.00	04/05/2020	£ 180,000.00	08/03/2022	£800.00
Shivar Paul	Buy to Let Property	27 New Beveridge House	27 New Beveridge House			GBP	£ 150,000.00	08/07/2021	£ 210,000.00	08/03/2022	£700.00

Shivar Paul Total £876,000.00

Liabilities

It is desirable that a greater priority be given to the repayment / reduction of the levels of your debt prior to making an investment or committing to a regular premium.

Do you have any liabilities?	Yes
Do you wish to consider repayment or reduction of any liabilities? (provide details in notes section)	No
Why do you not want to consider this?	Wish to retain control of capital
Notes	
Client does not wish to disclose?	No

Owner	Shivar Paul	Shivar Paul	Shivar Paul
Liability Account Number	45996678522	922456789	6677225589
Liability Category	Main Residence	Other Mortgages	Other Mortgages
Description	Mortgage on residential property	BTL Mortgage	BTL Mortgage
Original Loan Amount			
Repayment or Interest Only?	Repayment	Interest Only	Interest Only
Rate Type	Fixed	Fixed	Fixed
Amount Outstanding	£200,000.00	£120,000.00	£150,000.00
Credit Limit			
Interest Rate (%)	1.73%	1.82%	1.82%
Payment Amount (Monthly)	£1,267.00	£200.00	£250.00
Lender	Barclays	HSBC	Santander
Loan Term (years)	25	26	28
End Date			
Protected	No	No	No
Early Redemption Charge			
Consolidate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Whether liability is to be repaid?	No	No	No
How will liability be repaid			
Is Guarantor Mortgage	No	No	No

Credit History

Have you ever been refused a mortgage / credit?	No
Do you have an adverse Credit History?	No

Asset & Liability Notes

Client has 1 residential and 2 BTL property.

Income

Total annual self-employed Net Profit, Net Dividend, Salary/employed gross basic, guaranteed and regular overtime and bonus incomes	£262,000.00
Total Gross Annual Earnings or Net Relevant Earnings	£140,697.12

Owner	Category	Description	Frequency	Gross Amount	Net Amount	Start Date	End Date	Occupation
Shivar Paul	Rental Income	Rental income from BTL - 1 Potterdown	Monthly	£800.00	£800.00			
Shivar Paul	Rental Income	Rental income from BTL - 27 New Beveridge House	Monthly	£700.00	£700.00			
Shivar Paul	Basic Income	Employed, The Connaught	Monthly	£20,833.33	£11,724.76	22/07/2019		
Shivar Paul	Bonus (Guaranteed)	Employed, The Connaught	Annually	£12,000.00	£12,000.00	22/07/2019		
Shivar Paul Total				£23,333.33	£14,224.76			

Income Changes

Do you expect any changes in your income in the foreseeable future?	No
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Expenditure

Do you wish to carry out a detailed expenditure analysis? If 'no' then please enter a value into the Total Monthly Expenditure field	Yes
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Category	Owner	Description	Net Amount	Frequency
Basic Essential Expenditure				
Rent				
Council Tax	Shivar Paul	LA Lewisham	£155.00	Monthly
Gas	Shivar Paul	Bulb Energy	£55.00	Monthly
Electricity	Shivar Paul	Bulb Energy	£102.00	Monthly
Water	Shivar Paul	Thames Water	£35.00	Monthly
Telephone/Mobile	Shivar Paul	O2	£75.00	Monthly
Food & Personal Care	Shivar Paul		£1,500.00	Monthly
Car/Travelling Expenses	Shivar Paul		£350.00	Monthly
Housekeeping	Shivar Paul		£200.00	Monthly
Building Insurance				
Combined Utilities				
Maintenance/Alimony				
Other (Basic Essential)				
Basic Quality of Living				
Clothing				
TV/Satellite/Internet/Basic Recreation	Shivar Paul	Virgin Media	£78.00	Monthly
School Fee/Childcare				
Other (Basic Quality of Living)				
Non-Essential Outgoings				
Gym	Shivar Paul	David Llyods	£65.00	Monthly
Holidays				
Entertainment				
Life/General Assurance Premium				
Other (Non-Essential)				
Liability Expenditure				
Main Residence	Shivar Paul	Mortgage on residential property	£1,267.00	Monthly
Other Mortgages	Shivar Paul	BTL Mortgage	£200.00	Monthly
Other Mortgages	Shivar Paul	BTL Mortgage	£250.00	Monthly

Expenditure Details

Calculated Total Monthly Household Expenditure	£4,332.00
Do you expect any changes in your expenditure in the foreseeable future?	No

Current Monthly Cash Flow

Total Net Monthly Income	£14,224.76
Total Monthly Expenditure	£4,332.00
Total Monthly Disposable Income	£9,892.76

Modelling Monthly Affordability

Do you wish to incorporate expected income changes?	
Do you wish to incorporate expected expenditure changes?	
Do you wish to forgo non-essential expenditure for this solution?	
Do you wish to exclude existing liability expenditure which is to be consolidated?	
Do you wish to exclude existing liability expenditure which is to be repaid?	Yes
Revised Monthly Income Available	£14,224.76
Revised Monthly Expenditure	£4,332.00
Consolidated Expenditure Payments	£0.00
To be Repaid Expenditure Payments	£0.00
Current Protection Premiums	£0.00
Revised Total Disposable Monthly Income Available	£9,892.76
Agreed Monthly Budget	£500.00
Additional Notes	

Budget Notes

Mortgage Needs & Priorities

- Source of Deposit

Please indicate the source of deposit:

☐ Builder Gift

☒ Customer's Bank Account-UK/Savings

☐ Equity

☐ Gifted Deposit

☐ Immediate Family Gift

☐ Inheritance

☐ Loan

☐ Proceeds of house sale

☐ Sale Of Other Property

☐ Vendor Gifted

Is this a split deposit? (If yes, please provide details.)

No

- Retirement Interest Only Mortgage Budget	
Is the client to be recommended a Retirement Interest Only Mortgage?	
How much disposable income would be available to meet the cost of the new mortgage in the event of client 1's death?	
How much disposable income would be available to meet the cost of the new mortgage in the event of client 2's death?	
- Buy to Let Properties	
Is the property currently tenanted?	Yes
If yes, are these tenants to remain?	
Does / will the property have an Assured Short hold Tenancy in place?	Yes
If yes, for how long?	1 Year
What is the maximum number of tenants in the property?	
Are all tenants party to the same agreement?	Yes
Is this property subject to a HMO licence?	No
What type of tenants will occupy the property?	<input checked="" type="checkbox"/> Working / Professional <input type="checkbox"/> Corporate <input type="checkbox"/> DSS <input type="checkbox"/> Family Member <input type="checkbox"/> Asylum Seeker <input type="checkbox"/> Student <input type="checkbox"/> Other
What is the expected / received rental income?	£1,000 per month
Is the property fit to be let in its present state?	Yes
What is the estimated cost of refurbishment / repairs?	
What is the estimated timescale for work to be completed?	
How are void periods in rent to be covered for this property?	
Is the property to be purchased via a Limited Company or SPV? (If yes, please provide details.)	
- Bridging Finance	
What is the purpose of the bridging finance?	<input type="checkbox"/> Property Purchase <input type="checkbox"/> Renovations / Refurbishment <input type="checkbox"/> Personal <input type="checkbox"/> Cash Flow (Business) <input type="checkbox"/> Other
Will you or an immediate member of your family occupy / intend to occupy 40% or more of the property (building and land) over which the bridging company will have a first charge?	
What is the security for the bridging finance?	<input type="checkbox"/> Residential (regulated) <input type="checkbox"/> Residential (non-regulated) <input type="checkbox"/> Commercial <input type="checkbox"/> Semi Commercial <input type="checkbox"/> Land
Charge offered on this property	<input type="checkbox"/> First Charge <input type="checkbox"/> Second Charge
Is your current property on the market for sale?	
If yes, have you accepted an offer?	
If an offer has been accepted, how soon do you expect to exchange contracts and complete the purchase?	

What is your preferred payment option? (Please provide a reason.)	<input type="checkbox"/> Serviced <input type="checkbox"/> Rolled Up
In the short term, how will you cover the payments for both loans?	
What is the exit strategy for repayment of the finance?	<input type="checkbox"/> Sale of Property <input type="checkbox"/> Re-finance <input type="checkbox"/> Other
- Equity Release Requirements	
Have you discussed using equity from your property with your family and/or potential beneficiaries? (If yes, what were their views?)	
Summarise the estimated borrowing requirements, including the purpose, estimated amounts and the date required.	
If funds are for home improvements, have accurate estimates for the work been obtained?	
If 'yes' to the above, has a fixed price been agreed or have you allowed for contingency costs?	<input type="checkbox"/> Fixed Price Estimate <input type="checkbox"/> Contingency Allowed For
Is this gift intended to be part of a strategy to mitigate IHT? (If yes, please provide details of who the gift is being paid to.)	
Has downsizing or moving property to meet requirements been considered? (Please explain why this is not appropriate.)	
Has using existing assets to meet requirements been considered? (Please explain why this is not appropriate.)	
Has gaining financial help from family to meet requirements been considered? (Please explain why this is not appropriate.)	
Has raising funds through Local Authority or Charitable Grants to meet requirements been considered? (Please explain why this is not appropriate.)	
Has unsecured lending to meet requirements been considered? (Please explain why this is not appropriate.)	
Has a Debt Management Agreement to meet requirements been considered? (Please explain why this is not appropriate.)	
Has extending your existing mortgage term to meet requirements been considered? (Please explain why this is not appropriate.)	
Assumptions are based on the average life expectancy of a person of the same age and gender when considering the suitability of equity release for you. According to the Office for National Statistics (ONS) the average life expectancy is:	
If yes, please indicate the date of diagnosis	
- Equity Release Medical Questionnaire	
What is your weight? Please state whether stone, pounds or kilos.	
What is your height? Please state whether feet, inches or centimetres.	
If you smoke manufactured cigarettes, have you smoked 10 cigarettes or more, or 2.5 ounces (71gms) or more of rolling tobacco per week for the last 10 years?	
Have you been diagnosed with high blood pressure, requiring ongoing medication?	
If yes, please add most recent readings: systolic and diastolic.	
Have you had a heart attack, coronary artery bypass graft or coronary angioplasty, ischemic heart disease/angina and are being prescribed medication?	
Have you suffered a heart attack which required hospital admission?	
Have you received surgery for a heart condition? Such as heart bypass, stent or angioplasty, valve replacement, pacemaker or ICD?	

Have you ever been diagnosed with diabetes mellitus, controlled with tablets or insulin?	
Have you suffered from a stroke (CVA), excluding mini strokes (TIA) requiring medication?	
Have you been diagnosed in the last 5 years as having suffered a mini stroke (TIA) requiring medication?	
Have you been diagnosed with cancer (excluding skin cancer and benign tumours, but including leukaemia , Hodgkin's Disease, lymphoma and malignant growths/tumours)?	
Have you been diagnosed with Parkinson's disease?	
Have you ever been diagnosed with Multiple Sclerosis?	
Have you ever been diagnosed with chronic respiratory disease requiring daily medication or inhalers?	
Have you been diagnosed with Dementia (including Alzheimer's disease)?	
Have you been diagnosed with chronic kidney failure?	
Have you had a heart, kidney, liver or lung transplant?	
Have you been diagnosed with cirrhosis of the liver?	
Have you been diagnosed with Motor Neurone Dsease?	
Have you been diagnosed with Hepatitis C?	
Have you been diagnosed with HIV?	
Have you been diagnosed with peripheral vascular disease (including intermittent claudication)?	
Have you ever taken early retirement on the grounds of ill health?	

Existing Mortgage Details

Do you have an existing mortgage?	Yes		
Owner	Shivar Paul	Shivar Paul	Shivar Paul
Lender	Barclays	Barclays	HSBC
Product Name			Buy To Let Mortgage
Policy Number		45996678522	922456789
Agency Status		Not Under Agency	Not Under Agency
Currency	GBP	GBP	GBP
Address Line 1		14 Caulfield Road	1 Potterdown Road
Rate Type		Fixed	Fixed
Rate period from completion(mths)			
Mortgage Type		Standard Residential	Buy To Let (Non-Regulated)
Are you a First Time Buyer?	No	No	No
Property Type		Semi-Detached	Terraced
Repayment Method		Capital and Interest	Interest Only
Capital Repayment Amount		£200,000.00	
Capital Repayment Term			
Interest Only Amount			£120,000.00
Interest Only Term			
Interest Only Repayment Vehicle			

Monthly Repayment Amount	£0.00	£1,267.00	£550.00
Original Loan Amount			
Lender Fees			
Interest Rate (%)		1.73%	1.82%
Base Rate			
Feature Expires		12/08/2022	03/05/2022
Original Mortgage Term		25y 0m	26y 0m
Start Date			
End Date			
Remaining Term			
Current Balance	£0.00	£200,000.00	£120,000.00
Account Number		45996678522	922456789
Is Guarantor Mortgage?		No	No
Is the loan subject to Redemption Penalty?	No	No	No
Redemption Terms			
Redemption End Date			
Is the mortgage Portable?			
Consent to Let?		No	
Consent To Let Expiry Date			
Discharge on completion			
Linked to Asset		14 Caulfield Road	1 Potterdown Road
Asset Value		£450,000.00	£180,000.00
Income Status			
Is any Mortgage Equity to be used to consolidate debts?		No	No
Owner	Shivar Paul		
Lender	Santander		
Product Name	Buy To Let Mortgage		
Policy Number	6677225589		
Agency Status	Not Under Agency		
Currency	GBP		
Address Line 1	27 New Beveridge House		
Rate Type	Fixed		
Rate period from completion(mths)			
Mortgage Type	Buy To Let (Non-Regulated)		
Are you a First Time Buyer?	No		
Property Type	Purpose built Maisonette		
Repayment Method	Interest Only		
Capital Repayment Amount			
Capital Repayment Term			

Interest Only Amount	£150,000.00		
Interest Only Term			
Interest Only Repayment Vehicle			
Monthly Repayment Amount	£600.00		
Original Loan Amount			
Lender Fees			
Interest Rate (%)	1.82%		
Base Rate			
Feature Expires			
Original Mortgage Term	28y 0m		
Start Date			
End Date			
Remaining Term			
Current Balance	£150,000.00		
Account Number			
Is Guarantor Mortgage?	No		
Is the loan subject to Redemption Penalty?	No		
Redemption Terms			
Redemption End Date			
Is the mortgage Portable?			
Consent to Let?			
Consent To Let Expiry Date			
Discharge on completion			
Linked to Asset	27 New Beveridge House		
Asset Value	£210,000.00		
Income Status			
Is any Mortgage Equity to be used to consolidate debts?	No		

Existing Equity Release Details

Do you have an existing Equity Release Mortgage?	No
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Property Details

Addressee	Shivar Paul		
Property Type	Purpose Built Flat		
Additional Property Detail	Purpose Built		
Tenure Type	Leasehold		
Leasehold End Date	25/10/2099		
Property Status	Buy to Let		
Construction	Brick/Tile		
Other			
Roof Construction	Tile		
Number of Bedrooms	2		
Year Built	1957		
New Build?	No		
Is property covered by NHBC Certificate (Y/N)			
Is property covered by any Other Certificates (Y/N and details freetext)			
Other Certificates Details			
Builder's name			
Ex-Local Authority	<input type="checkbox"/>		
No. of Outbuildings			
Address Line 1	2 Roland Way		
Address Line 2			
Address Line 3			
Address Line 4			
City/Town	London		
County/state/province			
Country	United Kingdom		
Post Code	SW7 3RE		
Address Type	Home		
Residency Status			
Date From			
Date To			
Default	<input type="checkbox"/>		
Address Status	Unknown		
Registered on Electoral Roll	<input type="checkbox"/>		

Mortgage Requirements

Owner	Shivar Paul		
Unique Identifier	IOO07570414		
Is Equity Release?	<input type="checkbox"/>		
Equity Release Type			
Percentage Ownership Sold(%)	0.00%		
Mortgage Type	Buy To Let (Non-Regulated)		
Are you a First Time Buyer?	No		
Property	2 Roland Way,London,SW7 3RE		
Purpose	Comprehensive Range excluding Direct Deals		
Repayment Method	Interest Only		
Capital Repayment Amount	£0.00		
Capital Repayment Term			
Interest Only Amount	£140,000.00		
Lump Sum	£0.00		
Monthly Income	£0.00		
Interest Only Term			
Interest Only Repayment Vehicle			
Price/Valuation	£200,000.00		
Deposit/Equity	£60,000.00		
Loan	£140,000.00		
LTV(%)	70.00%		
Term	24y 0m		
Source Of Deposit	savings		
Guarantor Mortgage	No		
Guarantor Details			
Has any debt been consolidated previously?			

Mortgage Preferences & Attitude to Risk

Do you want the certainty of the mortgage being repaid at the end of the term?	No
Are you comfortable if all or part of the mortgage is repaid from the proceeds of an investment vehicle such as an endowment policy, ISA or pension?	No
Might you redeem part or all of your mortgage in the foreseeable future?	No
Are you likely to move in the next five years?	No

Which of the following are important to you?

Avoid uncertainty of interest rate changes	Yes
Minimise mortgage payments in the first few years	Yes
The maximum early redemption period I would accept is	2 Years
Ability to vary monthly payments or pay lump sums off mortgage without penalty	
To link your mortgage to a savings or current account	
Ability to add fees to the loan	Yes
Do you give your express consent for mortgage fees to be added to the loan?	Yes
Free legal fees	No
No valuation fees	No
No arrangement or booking fees	
Access to initial sums ('cash back')	
Are you concerned about the possibility of future interest rate changes?	
No early redemption charge	
No early redemption overhang	
Limited or no Higher Lending Charge?	
To have Interest rate calculated daily	Yes
Have you any other requirements or comments you would like to make	

Mortgage Notes

Final Salary Pension Schemes

Do you have any existing final salary schemes?	No
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Money Purchase Pension Schemes

Do you have any existing money purchase schemes?	No
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Personal Pensions

Do you have any existing Personal Pension arrangements?	No
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Annuities

Do you have any existing Annuity plans?	No
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Existing Bank Accounts / Existing Cash

Do you have existing Cash products?	No
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Existing Investments

Do you have any existing investments?	
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Marketing

Do you wish to be contacted for marketing purposes?	Related Products/Services Only
Consent Date	08/03/2022
Please contact me by phone for marketing purposes	<input type="checkbox"/>
Please send me marketing information by mail	<input type="checkbox"/>
Please send me marketing information by e-mail	<input type="checkbox"/>
Please send me marketing information by SMS text, picture messaging or by any other personal means of contact apart from mail, telephone or email	<input type="checkbox"/>
Please send me marketing information or contact me through Social Media	<input type="checkbox"/>
Please contact me by automated calls for marketing purposes	<input type="checkbox"/>
Please send me marketing information by PFP	<input type="checkbox"/>
Accessible format requirement	No Requirement
Preferred delivery method	No Preference

Declaration

Date Fact Find Completed	08/03/2022
Date ID/AML Checked	08/03/2022
Date Declaration Signed	08/03/2022

Additional Notes

Shivar Paul	
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Our Acknowledgements

Subject to the marketing preferences selected, any member of Optimal Financial Services Ltd may contact you by post, phone or e-mail, or in any other way a member feels is appropriate. Copies of the proposal forms and other documentation may also be held. These may contain sensitive personal data as defined by legislation e.g. health details. Sensitive personal data will only be used to provide and administer the services or products applied for. By signing below you explicitly consent to Optimal Financial Services Ltd processing your sensitive personal data as described above and below. Please inform us by writing to the address below if you do not wish for such information to be retained.

Client Declaration

I/We the undersigned confirm a copy of the Client Agreement and the Financial Planner's Business Card have been handed to me/us.

I/We the undersigned confirm that the information provided in this review is correct and is given on the understanding that it does not place me/us under any obligation to buy or take up any recommendation which may be made and that a copy of this form is available on request. I/We the undersigned confirm my/our financial planning objectives are those identified and prioritised in this document.

I/We the undersigned authorise Optimal Financial Services Ltd to obtain quotations/details of existing Mortgage policies and make recommendations for my/our consideration.

Signed	Signed
Date	Date