

**Monthly Expenditure/Insurance Provision Summary**

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| **Client(s) details** | **Applicant 1** | **Applicant 2** |
| Title |  |  |
| Forename(s) |  |  |
| Surname |  |  |
| Previous name (date changed) |  |  |
| Known as |  |  |
| Date of birth |  |  |

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| **Dependant name** | **Dependant date of birth** | **Whose?** |
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| **Credit History** | Applicant 1 | Applicant 2 |
| Have you ever had a mortgage or loan application refused? | Yes/No  Date  Details |  |
| Have you ever had a judgement for a debt or a loan default registered against you? | Yes/No  Date  Amount  Company |  |
| Have you ever been declared bankrupt or made an arrangement with creditors? | Yes/No  Date  Details |  |
| Have you ever failed to keep up payments under any previous or current mortgage, rental or loan agreement? | Yes/No  Date  Details |  |

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| **Monthly Income** | Applicant 1 | Applicant 2 | Joint |
| Monthly Gross Earned Basic Income |  |  |  |
| Overtime/commission/bonus/car allowance (guaranteed) |  |  |  |
| Overtime/commission/bonus (regular) |  |  |  |
| Second job gross income |  |  |  |
| Rental income |  |  |  |
| Pension income |  |  |  |
| Investment income |  |  |  |
| Tax credits/child benefit |  |  |  |
| Maintenance |  |  |  |
| Investment income |  |  |  |
| Other state benefits |  |  |  |
| Child/Spousal Maintenance |  |  |  |
| **Total Gross Monthly Income** |  |  |  |
| **Total Net Monthly Income** |  |  |  |

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| **Monthly Expenditure** | Applicant 1 | Applicant 2 | Joint | Anticipated changes after completion |
| mortgage payment/rent |  |  |  |  |
| council tax |  |  |  |  |
| gas |  |  |  |  |
| electricity |  |  |  |  |
| water |  |  |  |  |
| phone |  |  |  |  |
| TV/internet |  |  |  |  |
| property maintenance/service charge (if living in a flat) |  |  |  |  |
| Buildings insurance |  |  |  |  |
| **Household** | Applicant 1 | Applicant 2 | Joint | Changes after completion |
| food |  |  |  |  |
| clothes |  |  |  |  |
| Travel costs (work) |  |  |  |  |
| car tax/insurance |  |  |  |  |
| Leisure (gym, eating out) |  |  |  |  |
| pets |  |  |  |  |
| Holidays |  |  |  |  |
| school/college fees |  |  |  |  |
| Child/Spousal maintenance |  |  |  |  |
| Child Care |  |  |  |  |
| Total pension contributions (please give details on separate sheet below) out of salary **yes/no** |  |  |  |  |
| Total life insurance premiums (please give details on below) |  |  |  |  |
| Total loans/credit/HP (please give details below) |  |  |  |  |
| **Total Expenditure:** |  |  |  |  |
| **Surplus** (net income minus expenditure): |  |  |  |  |

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| **Existing Mortgages** |  |  |  |  |  |  |
| Lender | Type (e.g. residential BTL | Amount borrowed | Amount outstanding | Monthly  repayment  amount | Start date | Being repaid on mortgage completion?  yes/no |
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| **LOANS/CREDIT CARDS/SECOND CHARGE ETC**  1/2/both | Lender | Type (e.g. loan, credit card) | Amount borrowed | Amount outstanding | Monthly  repayment  amount | Start date | Being repaid on mortgage completion?  yes/no (if so then how?) |
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| **Life Insurance policies**  1/2/both | Provider | Policy type | Policy number | Sum Assured | Monthly  premium | Start date | Maturity date (if applicable) |
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| **Pension contributions**  1/2 | Provider | Policy type | Policy number | Contribution  Employee | Contribution  Employer | Start date | Maturity date (if applicable) |
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| **Additional Information** | Applicant 1 | Applicant 2 |
| Might your income change significantly within the foreseeable future? (if yes, likely timescale, amount and how?) |  |  |
| Might your expenditure change significantly within the foreseeable future? (if yes, likely timescale, amount and why?) |  |  |
| Are you likely to move home within the mortgage term (other than this transaction?) (if yes, likely timescale) |  |  |
| Do you have any plans to pay off some or all of the mortgage in the foreseeable future? (if yes, likely timescale, how much and how?) |  |  |
| How many sick days does your company pay? |  |  |
| In the event of serious illness could you continue paying your financial commitments? (if yes for how long and how?) |  |  |
| In the event of serious illness will you receive any regular income? (if yes from where and for how long?) |  |  |
| Do you have critical illness or unemployment insurance?(if yes details please) |  |  |
| Do you have any endowment policies or ISAs being used to repay this mortgage? (if yes details please) |  |  |
| We will automatically send you costs for life/critical illness insurance to cover your new mortgage. Please indicate if you would prefer us not to  Please ensure you have completed details above | Please send/do not send | Please send/do not send |
| Are you a smoker? | YES/NO | YES/NO |
| Do you require payment protection insurance?  If Yes, do you want the benefit payment to be in excess of the mortgage repayment?  Is the cover to be for joint applicants or a single applicant? |  |  |
| Do you wish to add the lender’s arrangement fee to the loan? (you understand that by doing so it increases your mortgage payment and means that you will pay interest on the amount) | YES/NO | YES/NO |