

BUDGET PLANNER + ASSETS & LIABILITIES

Applicant 1 Name		D.O.B.	Applicant 2 Name		D.O.B.
Marital Status	Nationality		Marital Status	Nationality	
Occupation			Occupation		
Work, Home & Mobile Number & Email			Work, Home & Mobile Number & Email		
W:	H:		W:	H:	
M:	E:		M:	E:	
Home Address			Home Address		

Number of dependent children and their ages	
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Mortgage required - £	Deposit / Equity - £
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	<u>Applicant 1</u>	<u>Applicant 2</u>
Annual Income – Employed		
Basic Income	£	£
Guaranteed other income (overtime, bonus etc.)	£	£
Non-guaranteed income (overtime, bonus etc.)	£	£

confirm details and amounts of **all deductions** from your payslips (excluding PAYE and NI), e.g. pension, childcare tax vouchers

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Annual Income - Self-Employed (Net profit / salary / dividends*) *delete as appropriate

Latest year (what is the year end?) / /	£	£
Year 2	£	£
Year 3	£	£

Any Other Income

Details -	£	£
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Monthly Expenditure

Council Tax	£	£
Utility Bills (Electric / Gas / Water)	£	£
Telephones	£	£
Transport (car / public transport / season tickets etc.)	£	£
Housekeeping (food etc.)	£	£
Clothing	£	£
Savings	£	£
Insurances & Private Pension	£	£
Leisure (TV / clubs / dining out / sports etc.)	£	£
Holidays	£	£
School fees / childcare	£	£
Maintenance / alimony	£	£
2 nd property costs	£	£
Other (please specify) -	£	£

Credit

Please include loans, HP, credit cards overdrafts and any other mortgages.

App 1, 2 or Joint	Details	End Date	Amount o/s	Monthly payment	Remain / Repaid / Added
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	

Lenders are now totally responsible for ensuring that a mortgage is affordable and therefore they are scrutinising income and expenditure in minute detail. The completion of this form will help us establish more accurately whether a lender can accept an application from you and therefore hopefully avoid lengthy delays at a later date.

Interest Only Mortgage

If you want an interest only mortgage, how do you intend to repay the mortgage by the end of the mortgage term?

Credit Profile

Are you aware of any issues with your credit profile, e.g. late payments, arrears, CCJ's? If yes, please detail. Please be aware that if you do not declare any credit issues and these are picked up by the lender, your case is far more likely to be declined than if you declared these issues up front. Should you wish to check your credit, you can do this for free at www.noddle.co.uk. This is a worthwhile exercise, even if you believe you do not have any adverse information, as it is not uncommon for credit providers to make mistakes and register problems against you without your knowledge.

Changes

Are you aware of any potential changes in your circumstances that could affect any of the above in the near future? If yes, please provide details.

Assets

Please provide details of any other assets, e.g. property, cash at bank, investments etc.

Description	Value

Applicant 1 Signature

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Date:

Applicant 2 Signature

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Date: