

# Detailed Income & Expenditure

Sales reference number  Date

## Mortgage consultant details

Name	Branch
E-mail	Tel no
Fax no	FCA number

Main details	Applicant 1	Applicant 2
Title		
First name		
Middle name		
Surname		
Net monthly income		
BTL estimated monthly rental income		

Committed expenditure	Current monthly expenditure	Future monthly expenditure
Mortgage / rent / board	£	£
Mortgage related life premiums	£	£
Building / contents insurance	£	£
Additional mortgage payments	£	£
Loans / hire purchase agreements	£	£
Credit / store cards	£	£
Other contractual agreements (mobile phone contracts, spousal maintenance etc.)	£	£
Child maintenance	£	£
Repayment vehicle (I/O mortgage only)	£	£
Non-mortgage related life premiums	£	£
Personal pensions	£	£
Shared ownership / shared equity monthly payment	£	£

Essential expenditure	Current monthly expenditure	Future monthly expenditure
Utilities (gas, water, electric & other fuels)	£	£
Tv licence / satellite / broadband / landline telephone	£	£
Council tax	£	£
Food & living expenses (Clothes, personal & household goods)	£	£
Childcare / school / university fees	£	£
Essential travel costs (work & school commute)	£	£
Ground rent & maintenance (leasehold)	£	£

Quality of living expenditure	Current monthly expenditure	Future monthly expenditure
Socialising	£	£
Club / gym fees	£	£
Holidays / birthdays / celebrations etc.	£	£
Additional savings / investments (excluding I/O repayment strategy)	£	£
Additional travel costs	£	£
Religious / charity commitments	£	£
Other miscellaneous items	£	£

Totals	Current monthly expenditure	Future monthly expenditure
Total expenditure	£	£
Total net income	£	£
Disposable income (net income minus future total)	£	£

DISCLAIMER: Please note where rental income is received in relation to buy-to-let properties, this may be disregarded by certain lenders due to affordability criteria.

#### Customer declaration

I/We confirm that the Income & Expenditure Form has been completed to the best of my/our knowledge and the information supplied is a reasonable representation of my/our current/future expenditure.

Applicant 1	
Name	Signature
Date	
Applicant 2	
Name	Signature
Date	

#### Mortgage consultant declaration

I confirm that an affordability assessment has been conducted with my client/s and they are happy to proceed on this basis.

Name	Signature
Date	