

# Detailed Income & Expenditure Form

Net monthly income Client 1: £

Net monthly income Client 2: £

BTL estimated monthly rental income: £

Current monthly expenditure

Future monthly expenditure

## Committed Expenditure

Mortgage/Rent/Board	£	£
Mortgage Related Life Premiums	£	£
Building/Contents Insurance	£	£
Additional Mortgage Payments	£	£
Loans/Hire Purchase Agreements	£	£
Credit/Store Cards	£	£
Maintenance Payments	£	£
Repayment Vehicle (I/O Mtg Only)	£	£
Non-Mortgage Related Ins Premiums (Life, CIC, IP, Pet, Appliance etc)	£	£
Personal Pensions	£	£

## Essential Expenditure

Shared Ownership/Shared Equity Monthly Payment	£	£
Ground Rent & Maintenance (Leasehold)	£	£
Utilities (Gas, Water, Electric & Other Fuels)	£	£
TV Licence/Satellite/Broadband/Landline Telephone/Mobile Phone	£	£
Council Tax	£	£
Childcare/School/University Fees	£	£
Food, Laundry & Other Living Expenses	£	£
Travel (Commuting, Car Servicing, MOT, Insurance etc)	£	£

## Quality of Living Expenditure

Socialising	£	£
Hobbies, Club/Gym Fees	£	£
Holidays	£	£
Birthdays/Celebrations etc	£	£
Clothing, Personal & Household Goods, Hairdressing etc	£	£
Sundries (Cigarettes/Magazines etc)	£	£
Repairs, Decoration, Gardening etc	£	£
Additional Savings/Investment (Excluding I/O Repayment Vehicle)	£	£
Religious/Charity Commitments	£	£
Other Miscellaneous Costs	£	£

Total Expenditure	£	£
Total Net Income	£	£
Disposable income (Net Income minus Total Expenditure)	£	£

**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.

Name	Signature	Date
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
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