

Buy to Let - Earned Income Assessment

Please complete this form if earned income is needed to support a buy to let application. Please provide

- 3 months bank statements showing regular income and outgoings.

Council Tax	£
Utilities (Gas, Electric, Water)	£
Insurances (Buildings & Contents, Car, MPPI, Life Cover etc.)	£
Telephone/Mobiles	£
Pension	£
Rent (whilst working away from home)	£
Education & Childcare (school fees, university costs, nursery fees)	£
Service charges/Lease costs	£
Interest only repayment vehicle	£
BTL mortgage shortfall	£
Travel/Transport costs - connected with work (car park costs, rail card, petrol etc.)	£
Other - please detail	£

Your Financial Commitments

Details of all secured and unsecured credit such as mortgages, loans, hire purchase, credit cards etc. (For credit cards use 3% of the balance for the monthly payment)

Applicant 1 Please tick	Applicant 2 Please tick	Lender/Recipient	Type (loan, hire purchase)	Balance outstanding	Monthly payment	Final payment date DD/MM/YY	Arrears (YES/NO)	Paid off at completion of mortgage (YES/NO)	Repaying with money from this mortgage (YES/NO)
				£	£				
				£	£				
				£	£				
				£	£				
				£	£				

Overdrafts

Please provide amount(s) currently overdrawn:
(Please note that on receipt of bank statements the Society will use 3% of the overdraft figure from the latest statement)

£	£
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Maintenance Payments (if applicable)

Payee	Date of final payment	Monthly payment
	£	£
	£	£

Please advise if this is paid by Court Order Yes No

Total outgoings for both applicants per month £

If you are aware of any changes to your income/expenditure and/or circumstances that is likely to affect your ability to meet your future mortgage payments, please give details below.
