

Affordability calculator data capture form

Application details

Applicants Surname / Your Ref			
Application type (e.g. purchase, re-mortgage etc)			
Purchase price / valuation	£		
Loan amount	£		
Number of applicants with assessable income (please note we will only assess up to a maximum of 2)			
Number of dependent children (up to age 16)			
Number of financial dependents (these are adult occupiers who are financially dependent on the applicant(s))			
Age at next birthday of applicant 1			
Age at next birthday of applicant 2			
Loan term	Years		Months

Income

(Please enter annual income figures)

Income from employment

	Applicant 1	Applicant 2
Gross basic	£	£
Overtime (regular)	£	£
Bonus (regular)	£	£
Commission (regular)	£	£
Shift allowance (regular)	£	£
Piecework	£	£
Large town allowance	£	£
Mortgage / housing allowance	£	£
Car allowance	£	£
Guaranteed other pay	£	£
Second employment	£	£



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YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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Income from self-employment

	Applicant 1	Applicant 2
Net profit (Sole trader or partnership - enter net profit) Director of limited company - enter salary & dividends)	£	£
Directors salary	£	£
Dividends	£	£

Other income

	Applicant 1	Applicant 2
Pension	£	£
Maintenance	£	£
Maintenance by court order	£	£
Child tax credit	£	£
Working family tax credit	£	£

Existing BTL Portfolio

(We may consider income received from existing BTL portfolios where they have been let for 2 years or more)

	Applicant 1	Applicant 2
Annual total net income from rental (figure as declared for tax purposes on the SA302)	£	£

Retaining existing residential property as a Let to Buy

(Maximum 90% LTV for new purchase)

	Applicant 1	Applicant 2
Outstanding loan amount (existing mortgage balance plus any new borrowing)	£	£
Anticipated monthly rental	£	£

Expenditure and commitments

(Please enter monthly deductions/commitments)

Monthly deductions from salary

	Applicant 1	Applicant 2
Pension deducted before tax and other non-taxable deductions	£	£
Pension deducted after tax	£	£
Maintenance	£	£
Student loan	£	£
Other commitments	£	£

Credit Commitments

(Please note we are looking for the total amount in these sections, for example if a customer has a number of credit cards with outstanding balances, combine the outstanding balances and monthly payments to give 1 total figure)

Aggregate credit and store cards

(Credit and store cards where the aggregate balance is above £750 should be included in with the monthly commitment calculated as 3% of the total balances.)

	Applicant 1	Applicant 2
Outstanding credit card balances	£	£
Monthly card payments	£	£

Other credit commitments

(Where a loan has less than 6 months to run please do not include)

(If existing residential mortgage is not being redeemed or let please include in Secured Loans)

Aggregate personal loan

	Applicant 1	Applicant 2
Total outstanding credit balances (excl mortgage & credit cards)	£	£
Monthly credit repayments	£	£

Aggregate secured loans

	Applicant 1	Applicant 2
Total outstanding credit balances	£	£
Monthly credit payments	£	£

Aggregate hire purchases

	Applicant 1	Applicant 2
Total outstanding credit balances (excl mortgage & credit cards)	£	£
Monthly credit repayments	£	£

Regular household monthly expenditure

(Please enter monthly amount based on household and property to be mortgaged)

Housekeeping (include food, drinks, toiletries, cleaning products etc.)	£
Water, Gas, Electricity and other heating	£
Telephone (incl: mobiles / Internet / Broadband / TV / Satellite etc.)	£
Council Tax (1/12th of annual commitment)	£
Ground Rent & Service Charge	£
Household Insurance	£
Travel (Fuel costs, all car expenses, season tickets, fares etc.)	£
Childcare / Nursery / Education	£
Life Insurance	£



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