

INCOME & EXPENDITURE BUDGET PLANNER – MONTHLY

NET MONTHLY INCOME RECEIVED		MONTHLY EXPENDITURE	
SOURCE	AMOUNT		AMOUNT
APPLICANT ONE		Mortgage	£
Salary/Profit	£	Rent	£
Overtime - Guaranteed/Regular	£	Council tax	£
Bonus – Guaranteed/Regular	£	Electricity	£
State Pension	£	Gas	£
Private Pension/Annuity	£	Water Rates	£
From Investments	£	Telephone	£
State Benefits – eg Child/Working Tax Credits, maternity etc (please state which)	£	TV/Satellite/Broadband	£
Rental Income	£	Food	£
Ltd Co Director Dividends	£	Clothing	£
Other (please specify)	£	Car/Petrol/Travel (non-business)	£
APPLICANT TWO		Life Insurance Premiums	£
Salary/Profit	£	General Insurance Premiums	£
Overtime - Guaranteed/Regular	£	Pension Contributions	£
Bonus – Guaranteed/Regular	£	Maintenance	£
State Pension	£	Nursery/ Childcare / School Fees	£
Private Pension/Annuity	£	Gym Membership	£
From Investments	£	Entertainment/Social	£
State Benefits – eg Child/Working Tax Credits, maternity etc (please state which)	£	Personal Loans/HP/ Car or any other finance (please give details overleaf)	£
Rental Income	£	Credit or Store Cards (please give details overleaf)	£
Ltd Co Director Dividends	£	Student Loans (please give details overleaf)	£
Other (please specify)	£	Other (please specify)	£
TOTAL INCOME	£	TOTAL EXPENDITURE	£

CREDIT COMMITMENTS

BORROWER NAME(S) OR STATE IF JOINT. FOR CARDS, GIVE THE PRINCIPAL CARDHOLDER ONLY	LENDER NAME, CARD/LOAN TYPE & ACCOUNT/REF NUMBER	START DATE AND LOAN AGREEMENT END DATE (NOT REQ'D FOR CARDS)	OUTSTANDING BALANCE £	MONTHLY PAYMENT £	WILL THIS BORROWING BE REPAID BEFORE YOUR MORTGAGE BEGINS Y/N	DATE FULLY PAID OFF, IF APPLICABLE
			£	£	Y/N	
			£	£	Y/N	
			£	£	Y/N	
			£	£	Y/N	
			£	£	Y/N	
			£	£	Y/N	
			£	£	Y/N	
			£	£	Y/N	

Please list all non-mortgage credit commitments for all applicants. Include all types of loans, cards, car finance or lease, HP, credit agreements, interest free, furniture finance, 0% card balances, unsecured loans and any credit whatsoever. Please give the current balance or the highest balance from the last six weeks, whichever is higher.

It is important that you fully disclose all current and recent balances as lenders classify any undisclosed balances as fraud. Balances remain on a credit register for a good six weeks after being repaid, so please do include any that have been paid in the last six weeks also.

Please contact us if you have any questions.

N.B. Non-disclosure of credit found during the processing of your application will count against you and may result in delays or rejection of your mortgage offer.