

AFFORDABILITY FORM

First customer

Second customer

Total

Income

TOTAL GROSS MONTHLY INCOME (TOTAL A)

Main employment - take home pay

Secondary income - take home pay

Other income - state source

TOTAL NET MONTHLY INCOME (TOTAL B)

Expenditure

Outgoing credit commitments

Personal loans

Credit cards (higher of payment or 3% of balance)

Other

TOTAL (C)

NET MONTHLY INCOME AFTER CREDIT COMMITMENTS (B) - (C) = (D)

Other monthly payments

Ongoing rent (shared ownership only)

Ground rent and service charge (leasehold properties)

Council tax

Electricity, Gas etc

Insurance

Savings

Travel

Food

Clothing

Other (inc: Holidays, entertainment, pet bills etc)

TOTAL OTHER MONTHLY PAYMENTS (E)

NET MONTHLY INCOME AVAILABLE TO PAY MORTGAGE = D - E

THE MAXIMUM AMOUNT WE COULD CONSIDER LENDING YOU IS the lower of

£	£	£
£	£	
£	£	
£	£	
£	£	£
£	£	
£	£	
£	£	
£	£	£
£	£	£
£	£	
£	£	
£	£	
£	£	
£	£	
£	£	
£	£	
£	£	
£	£	£
£	£	£
		£