

## Buy to Let - Earned Income Assessment

Please complete this form if earned income is needed to support a buy to let application. Please also 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 figures from the latest statement).

£	£
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### Maintenance Payments (if applicable)

Payee	Date of final payment	Monthly payment
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>

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.

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FOR INTERMEDIARIES ONLY. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Marsden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 206050. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ.

\*Calls will be recorded and may be monitored. FP192754