

## 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
		£
		£

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.


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