

Household income and expenditure details

Guidance notes

This form is for your household income and expenditure only and should exclude your business commitments.

Only complete one form per partnership/relationship.

Please write clearly in the white spaces with capital letters or cross the boxes.

1 Customer details

Name of your business	Customer's name	Date submitted								
<input type="text"/>	<input type="text"/>	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			

2 Income and expenditure

MONTHLY INCOME

Drawing from business	£	<input type="text"/>
Spouse/partner income	£	<input type="text"/>
Other income	£	<input type="text"/>
If other income please give details (e.g. pension, dividends)		
<input type="text"/>		
EARNINGS INCOME SUB-TOTAL (A)	£	<input type="text"/>
Child benefit	£	<input type="text"/>
Income support	£	<input type="text"/>
BENEFITS INCOME SUB-TOTAL (B)	£	<input type="text"/>
TOTAL MONTHLY INCOME (A + B)	£	<input type="text"/>

MONTHLY EXPENDITURE

Mortgage/ Rent	£	<input type="text"/>
Endowment/ Pension	£	<input type="text"/>
Buildings/ Contents insurance	£	<input type="text"/>
MORTGAGE/ RENT COMMITMENTS SUB-TOTAL (A)	£	<input type="text"/>
Loans/ Hire Purchase	£	<input type="text"/>
Credit/ Store cards	£	<input type="text"/>
OTHER CREDIT COMMITMENTS SUB-TOTAL (B)	£	<input type="text"/>
TOTAL FINANCIAL COMMITMENTS (A + B = C)	£	<input type="text"/>
Council tax	£	<input type="text"/>
Water rates	£	<input type="text"/>
Gas/ electric	£	<input type="text"/>
Telephone	£	<input type="text"/>
Travel costs	£	<input type="text"/>
Car tax/ insurance	£	<input type="text"/>
Food	£	<input type="text"/>
Clothing/ Hobbies/ Leisure	£	<input type="text"/>
Other regular commitments	£	<input type="text"/>
REGULAR COMMITMENTS (D)	£	<input type="text"/>
TOTAL MONTHLY EXPENDITURE (C + D)	£	<input type="text"/>

3

Protection cover

Do you have any Life cover?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes what is the level of cover £ <input type="text"/>	Do you have any Critical Illness cover?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes what is the level of cover £ <input type="text"/>
Do you have any Income Protection cover?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£ <input type="text"/>	Do you have any Pension cover?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£ <input type="text"/>

4

Your residential property

Please list all your residential property and mortgage details below. If you require more space please continue in Section 7 (Additional information).

4.1

First property details

Name of mortgage lender <input type="text"/>	Property purpose?
Property address <input type="text"/> <input type="text"/>	Residential property <input type="checkbox"/>
<input type="text"/>	Buy to let property <input type="checkbox"/>
Postcode <input type="text"/>	Commercial property <input type="checkbox"/>
	Property value <input type="text"/>
	Mortgage outstanding <input type="text"/>
	£ <input type="text"/>
	£ <input type="text"/>

4.2

Second property details (if applicable)

Name of mortgage lender <input type="text"/>	Property purpose?
Property address <input type="text"/> <input type="text"/>	Residential property <input type="checkbox"/>
<input type="text"/>	Buy to let property <input type="checkbox"/>
Postcode <input type="text"/>	Commercial property <input type="checkbox"/>
	Property value <input type="text"/>
	Mortgage outstanding <input type="text"/>
	£ <input type="text"/>
	£ <input type="text"/>

4.3

Third property details (if applicable)

Name of mortgage lender <input type="text"/>	Property purpose?
Property address <input type="text"/> <input type="text"/>	Residential property <input type="checkbox"/>
<input type="text"/>	Buy to let property <input type="checkbox"/>
Postcode <input type="text"/>	Commercial property <input type="checkbox"/>
	Property value <input type="text"/>
	Mortgage outstanding <input type="text"/>
	£ <input type="text"/>
	£ <input type="text"/>

4.4

Fourth property details (if applicable)

Name of mortgage lender <input type="text"/>	Property purpose?
Property address <input type="text"/> <input type="text"/>	Residential property <input type="checkbox"/>
<input type="text"/>	Buy to let property <input type="checkbox"/>
Postcode <input type="text"/>	Commercial property <input type="checkbox"/>
	Property value <input type="text"/>
	Mortgage outstanding <input type="text"/>
	£ <input type="text"/>
	£ <input type="text"/>

4.5

Fifth property details (if applicable)

Name of mortgage lender <input type="text"/>	Property purpose?
Property address <input type="text"/> <input type="text"/>	Residential property <input type="checkbox"/>
<input type="text"/>	Buy to let property <input type="checkbox"/>
Postcode <input type="text"/>	Commercial property <input type="checkbox"/>
	Property value <input type="text"/>
	Mortgage outstanding <input type="text"/>
	£ <input type="text"/>
	£ <input type="text"/>

4.6

Sixth property details (if applicable)

Name of mortgage lender

Property address

Postcode

Property purpose?

Residential property

Buy to let property

Commercial property

Property value

£

Mortgage outstanding

£

4.7

Seventh property details (if applicable)

Name of mortgage lender

Property address

Postcode

Property purpose?

Residential property

Buy to let property

Commercial property

Property value

£

Mortgage outstanding

£

4.8

Eight property details (if applicable)

Name of mortgage lender

Property address

Postcode

Property purpose?

Residential property

Buy to let property

Commercial property

Property value

£

Mortgage outstanding

£

4.9

Ninth property details (if applicable)

Name of mortgage lender

Property address

Postcode

Property purpose?

Residential property

Buy to let property

Commercial property

Property value

£

Mortgage outstanding

£

4.10

Tenth property details (if applicable)

Name of mortgage lender

Property address

Postcode

Property purpose?

Residential property

Buy to let property

Commercial property

Property value

£

Mortgage outstanding

£

4.11

Totals

Total value of all properties listed in Section 4
(carry forward to Section 5)£ Total value of all mortgages outstanding
listed in Section 4 (carry forward to Section 6)£

TOTAL PROPERTY VALUE (A)
(brought forward from Section 4.11)

£

Lloyds Bank savings

£

Non-Lloyds Bank savings

£

TOTAL VALUE OF CASH SAVINGS (B)

£

Stocks and Shares

£

Premium Bonds

£

TOTAL VALUE OF INVESTMENTS (C)

£

TOTAL VALUE OF ANY OTHER ASSETS (D)

Please give details of your other assets (e.g. art, cars etc)

£

TOTAL VALUE OF ALL ASSETS (A + B + C + D)

£

Please list all your non-mortgage lending below. If you require more space please continue in Section 7 (Additional information).

Type of lending (e.g. overdraft, loan, credit card, store card, hire purchase)	Name of lender (If Credit Card, please give card limit and whether the Min/Fixed/Max amount is paid each month)	Amount outstanding
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
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<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>

TOTAL NON-MORTGAGE LENDING (A) £

TOTAL MORTGAGES OUTSTANDING (B)
(brought forward from Section 4.11) £

TOTAL LIABILITIES OUTSTANDING (A + B) £

