



INCOME AND EXPENDITURE FORM

Loan number _____ Date _____
Parties to the loan _____
Property _____

SECTION A - Borrower Details

Borrower 1 Borrower 2
Surname _____
Forenames _____
Daytime phone no _____
Evening phone no _____

Dependents
Please provide details of all dependents, with ages

Other members of the household
Please provide full details

SECTION B - Employment Details

Borrower 1 Borrower 2
Current Occupation _____
Name of Employer _____
Address of Employer _____
Current annual salary £ _____ £ _____
Length of time with current employer _____

SECTION E – Monthly Expenditure

For quarterly and annual payments please give monthly equivalent.

Please use this form as an opportunity to review your current monthly expenditure (to be detailed within the left column) and see if there are any monthly outgoings that you can consider reducing. Where you are considering reductions please detail your proposed new monthly outgoings in the right hand column so that we can understand any change in your circumstances

	Current Monthly Expenditure	Proposed Monthly Expenditure
COMMITTED EXPENDITURE (see overleaf)		
Total Loans	£	£
Credit Cards/Catalogues	£	£
Payments to IVA or DMP	£	£
Alimony & Maintenance	£	£
Other committed expenditure	£	£
Mars Capital Mortgage	£	

ESSENTIAL MONTHLY EXPENDITURE

Ground Rent/Service Charges	£	£
Council Tax/Rates	£	£
Housekeeping: (food/drink, health & personal care, washing)	£	£
Utility Bills:		
Electricity	£	£
Gas/Oil/Other heating	£	£
Water/Sewerage	£	£
Phone & broadband	£	£
Mobile phone(s)	£	£
Buildings Insurance	£	£
Essential travel (work/school)	£	£

QUALITY OF LIVING COSTS

Clothing	£	£
Household Goods (furniture/appliances/repair)	£	£
Personal goods (toiletries, etc)	£	£
Child care/Child Minder	£	£
University/School fees	£	£
TV (licence/satellite/cable)	£	£
Other non-essential travel (not detailed above)	£	£
Fuel	£	£
Road Tax	£	£
Vehicle Repairs & Insurance	£	£
Basic recreational activities	£	£
Other hard to reduce basic quality of living costs	£	£

E - TOTAL

Total Current Expenditure	£	Total Proposed Expenditure	£
Current Surplus (D - E)	£	Proposed Surplus (D - E)	£

**Please provide further details of your credit agreements below, including any legal action being taken or payment arrangements that have been made*

Second and Further Mortgages

Company Name	Date of Loan	Amount Borrowed	Monthly Payment	Amount to Settle	Date of Final Payment	Arrears & Legal Action

Hire Purchase/Personal Loans/Overdrafts

Company Name	Date of Loan	Amount Borrowed	Monthly Payment	Amount to Settle	Date of Final Payment	Arrears & Legal Action

Credit/Store/Charge Cards/Catalogues

Company Name	Credit Limit	Amount to Settle	Monthly Payment	Still in Use	Date of final payment	Arrears & Legal Action
				Yes / No		
				Yes / No		
				Yes / No		

Debt Management Plant (DMP) or Individual Voluntary Arrangement (IVA)

Creditor Name	Type of credit commitment	Current Balance	Monthly Payment	Date of final payment	Notes

I confirm all the above information is correct to the best of my knowledge. Please Note:

- Further supporting documentation may be requested
- Credit Searches from Credit Reference Agencies (CRAs) may be obtained by Mars Capital
- This information will be used in order to support the information given on this form and to ensure the suitability and affordability of any changes to the mortgage payment arrangements.

(Signed by all parties to mortgage)

	Borrower 1	Borrower 2
Signature(s)		
Date		
Name(s)		