

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	_____	_____
<u>Dependents</u>		
Please provide details of all dependents, with ages		

<u>Other members of the household</u>		
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	_____	_____

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**SECTION C –
Property Details**

Type of Property Freehold / Leasehold
please delete Flat / House / Bungalow
Detached / Semi-detached / Terraced

Is the property let? Yes / No
If yes, please provide copy of letting agreement (the current AST or similar)

Is the property for sale? Yes / No

If yes, please provide a copy of the Estate Agents details

Please give an indication of the value of the property £

**SECTION D –
Current Monthly Income**

	Borrower 1	Borrower 2
Wages/salary (<i>net</i>)	£ _____	£ _____
Maintenance payments	£ _____	£ _____
Long Term State benefits*	£ _____	£ _____
Rental income (<i>net of expenses</i>)	£ _____	£ _____
Dividend income	£ _____	£ _____
Other investment income	£ _____	£ _____
Attachments (<i>or other amounts deducted from payslips</i>)*	£ _____	£ _____
Other*	£ _____	£ _____
Other*	£ _____	£ _____
D - TOTAL	£ _____	£ _____

IF SELF-EMPLOYED, PLEASE PROVIDE LAST THREE YEARS ACCOUNTS or SA302

* Please provide details

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Please give details of any expected changes to your circumstances over the next six months

**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: <i>(food/drink, health & personal care, washing)</i>	£	£
Utility Bills:		
<i>Electricity</i>	£	£
<i>Gas/Oil/Other heating</i>	£	£
<i>Water/Sewerage</i>	£	£
<i>Phone & broadband</i>	£	£
<i>Mobile phone(s)</i>	£	£
<i>Buildings Insurance</i>	£	£
<i>Essential travel (work/school)</i>	£	£
QUALITY OF LIVING COSTS		
Clothing	£	£
Household Goods <i>(furniture/appliances/repair)</i>	£	£
Personal goods <i>(toiletries, etc)</i>	£	£
Child care/Child Minder	£	£
University/School fees	£	£
<i>TV (licence/satellite/cable)</i>	£	£
Other non-essential travel <i>(not detailed above)</i>	£	£
Fuel	£	£

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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

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- 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)		

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