## 

Please complete and return

**INCOME AND EXPENDITURE QUESTIONNAIRE**

**Please ensure that the required information is enclosed when returning your completed Income and Expenditure Questionnaire**

**Information Required Enclosed (where applicable)**

* Copies of the latest 3 Months/6 weeks payslips

* Most recent set of financial accounts (If self employed)
* Copies of your most recent 3 months bank statements

for all current accounts

* A copy of your Benefit entitlement letter.
* If property is currently on for sale, please provide full

details of the sales agent together with a copy of the sales

particulars.

**If you would prefer to complete this form over the telephone with our Mortgage Customer Services Collection Officer(s) please call 01623 676344. Alternatively, if you would like us to call you then please contact our Mortgage Customer Services Collection Officer(s) to arrange a convenient time for us to contact you.**

**We are happy to work with a mortgage intermediary or a recognised debt management service acting for you – please ask them to contact us.**

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **TO BE COMPLETED BY ALL BORROWER(S)** | | | | | | | |
| **Mortgage Account Number** | |  | | | | | |
| **Borrower 1** | |  | | | | | |
| **Borrower 2** | |  | | | | | |
| **Contact Number (s)** | **Borrower 1** | **Mobile Landline** |  | | **Home** | |  |
| **Borrower 2** | **Mobile** |  | | **Home** | |  |
| **Email Address** | |  | | | | | |
| **Preferred borrower to contact** | |  | | | | | |
| **Number of adults in the household** | |  | | **Age(s)** | |  | |
| **Number of children under 18 in the household** | |  | | **Age (s)** | |  | |
| **Do you need any additional support with your financial situation** | | **YES / NO** | | **Please specify what and the circumstances** | |  | |
|  | | | | | | | |
| **PLEASE PROVIDE ANY ADDITIONAL INFORMATION THAT YOU CONSIDER IS RELEVANT TO OUR DISCUSSIONS AND POTENTIAL AGREEMENT WITH US.** | | | | | | | |
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| 1. **HOUSEHOLD INCOME** |

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| --- | --- | --- |
| **Monthly Income** | **1st Borrower** | **2nd Borrower** |
| **Employed** |  |  |
| Basic net Salary | £ | £ |
| Regular overtime in the last 3 months | £ | £ |
| Regular commission in the last 3 months | £ | £ |
| Guaranteed overtime in the last 3 months | £ | £ |
| Guaranteed commission in the last 3 months | £ | £ |
| Shift Allowance | £ | £ |
| **Self Employed** | | |
| Average last 3 months share of net profit | £ | £ |
| Average last 3 months dividends | £ | £ |
| Average last 3 months drawings | £ | £ |
| Average last 3 months directors remuneration | £ | £ |
| **Other Income** |  |  |
| Carers Allowance | £ | £ |
| Disability Benefit | £ | £ |
| Universal credit (Jobseekers allowance, Income support) | £ | £ |
| Maternity Allowance | £ | £ |
| Working Tax Credit | £ | £ |
| Child Benefit | £ | £ |
| Statutory Sick Pay | £ | £ |
| Child Maintenance | £ | £ |
| Spousal Maintenance | £ | £ |
| Private Pension | £ | £ |
| State Pension | £ | £ |
| Other (please specify) | £ | £ |
| **Total** | **£** | **£** |
| **Total Household Income (a)** | **£** | |

|  |  |
| --- | --- |
| **Yes** | **No** |
| **Yes** | **No** |
| **Yes** | **No** |
| **Yes** | **No** |

Please answer yes or no to the questions below:

1. Are there any expected material changes to your income in the near future?
2. Are there any expected material changes to your outgoings in the near future?
3. Are you in receipt of Support for Mortgage Interest?
4. Do you own any Buy to Let (BTL) properties?

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| **IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE, PLEASE SUPPLY FURTHER DETAILS.** (if you ownany BTL properties, please provide the property address, rental income received, property value, mortgage balance, current mortgage payment, and details of any arrears ) |
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| 1. **HOUSEHOLD EXPENDITURE** |

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| --- | --- | --- | --- |
| **Essential Living Expenditure** | **Monthly payment** | **Arrears monthly payment** | **Total arrears balance (if applicable)** |
| Mortgage payment | £ | £ | £ |
| Secured Loans | £ | £ | £ |
| Rental payment to Housing Association | £ | £ | £ |
| Equity loan payments (i.e. Help to Buy) | £ | £ | £ |
| Service Charge/Ground Rent | £ | £ | £ |
| Food and Housekeeping | £ | £ | £ |
| Gas | £ | £ | £ |
| Electric | £ | £ | £ |
| Water | £ | £ | £ |
| Council Tax | £ | £ | £ |
| **Additional Outgoings** | | | |
| Buildings and Contents Insurance | £ | £ | £ |
| Life Insurance | £ | £ | £ |
| Private pension (Not via PAYE) | £ | £ | £ |
| Telephone/Mobile phone | £ | £ | £ |
| Sky/Cable/Internet | £ | £ | £ |
| TV Licence | £ | £ | £ |
| Childcare/school fees | £ | £ | £ |
| Child maintenance Payments | £ | £ | £ |
| Clothing | £ | £ | £ |
| Prescriptions | £ | £ | £ |
| Hobbies/Club Memberships | £ | £ | £ |
| School Meals/Trips | £ | £ | £ |
| Alcohol | £ | £ | £ |
| Tobacco | £ | £ | £ |
| Other | £ | £ | £ |
| **Transport** | | | |
| Fuel/Parking | £ | £ | £ |
| Car Insurance | £ | £ | £ |
| Car Tax | £ | £ | £ |
| MOT/Servicing | £ | £ | £ |
| Breakdown cover | £ | £ | £ |
| Public Transport | £ | £ | £ |
| **Total** | **£** | **£** | **N/A** |
| **Total living expenses (b)** | **£** | | |

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| 1. **FULL DETAILS OF ALL CREDIT COMMITMENTS (INCLUDES CREDIT CARDS, STORE CARDS AND HIRE PURCHASES** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Provider(s) of credit** | **Purpose of Credit** | **Commitment type (s)** | **Monthly Payment** | **Balance** | **Arrears Balance** |
|  |  |  | £ | £ | £ |
|  |  |  | £ | £ | £ |
|  |  |  | £ | £ | £ |
|  |  |  | £ | £ | £ |
|  |  |  | £ | £ | £ |
| **Total** |  |  | **£** | **£** | **£** |
| **Total monthly repayment for credit (c)** |  | **£** | | | |

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| 1. **WHAT DO YOU BELIEVE YOU CAN PAY?** |

In order for us to consider an affordable and sustainable arrangement, please complete the table below.

|  |  |
| --- | --- |
| Total household Income (a) | £ |
| Total living expenditure (b) | £ |
| Total monthly repayment(s) for credit commitments (c) | £ |
| Total (a-b-c) | £ |

Based on the information provided throughout this questionnaire, please state below how much think you would be able to afford each month to pay towards your mortgage and/or your mortgage arrears each month?

|  |  |
| --- | --- |
| Monthly mortgage payment | £ |
| Monthly arrears payment | £ |
| Total | £ |

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| 1. **DECLARATION** |
| I / We declare that the details given are true and correct to the best of my / our knowledge and that I have provided all relevant information.  I/We understand that The Mansfield Building Society may wish to validate the information I/We have provided and that this may include checking our financial commitments through carrying out a search with a credit reference agency.  I/We understand that any details provided to the Society in relation to vulnerability will only be used to provide appropriate support for my/our needs and will not be passed onto any third party.  Signed: .................................................................. Dated:..............................................  Signed: .................................................................. Dated: .............................................  Alternatively  I confirm that I am authorised by the joint borrower(s) on this mortgage to act on their behalf in discussing matters with you.  I declare that the details given are true and correct to the best of my / our knowledge and that I have provided all relevant information.  I understand that The Mansfield Building Society may wish to validate the information I/We have provided and that this may include checking our financial commitments through carrying out a search with a credit reference agency.  Signed: .................................................................. Dated:.............................................. |