A close-up of a card

Description automatically generated

**Important Dates**

|  |  |
| --- | --- |
| If the mortgage capacity assessment is required for a specific date or Court Hearing, please confirm the following: |  |
| Divorce | Yes/No Case Number: |
| Mediation Date |  |
| FDR Hearing Date |  |
| Final Hearing Date |  |

**Personal Details**

|  |  |
| --- | --- |
| Title |  |
| First Name |  |
| Surname |  |
| Date of Birth |  |
| Age |  |
| Retirement Age OR age any new mortgage should end, if different |  |
| Nationality |  |

**Contact Details**

|  |  |
| --- | --- |
|  | Client One |
| Phone Number |  |
| Mobile Phone Number |  |
| Email address |  |
| Address |  |
| Time at current address |  |
| If time at current address is less than 3 years, please provide full 3-year address history |  |

**Financial Dependents**

|  |  |  |  |
| --- | --- | --- | --- |
| Name | Date of Birth | Age | Relationship |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Property Information**

|  |  |
| --- | --- |
| Reason for mortgage (select 1) | 1. Remortgage current home – yes/no 2. Buy a New Home – yes/no 3. Other – yes/no   (If you have answered yes to question 3, please provide further information, see end of document) |
| If you are keeping your home, please confirm:   1. The value of the property. 2. The outstanding balance of any mortgage outstanding on the property if not mentioned above. 3. Will this property continue to be your main residence? | 1.  2.  3. |
| For the purchase of a new property please confirm the amount of deposit you will have. If no amount is given a 10% deposit will be assumed | £ |
| Please confirm the area/post code of any new property being purchased if different from your current address |  |

**Employment**

|  |  |
| --- | --- |
| Salary  Please provide gross annual figure (before tax) and net monthly figure (after tax). | Annually Gross - £  Monthly Net - £ |
| Bonus  If bonus received quarterly or monthly, please provide a full 2-year history. | Date: Amount: £  Date: Amount: £  Date: Amount: £  Date: Amount: £    Frequency (annually, quarterly, monthly):  Guaranteed (yes/no): |
| Commission  If commission received quarterly or monthly, please provide a full 2-year history. | Date: Amount: £  Date: Amount: £  Date: Amount: £  Date: Amount: £    Frequency (annually, quarterly, monthly):  Guaranteed (yes/no): |
| Overtime/Shift pay  Please provide amounts for last 3 months | Month 1: £  Month 2: £  Month 3: £ |
| Allowance | Allowance Type:  Annually Gross - £  Monthly Net - £ |
| Time with current employer |  |

**Contractors**

|  |  |
| --- | --- |
| Are you Employed or Self Employed? |  |
| Please state the Contract Type (e.g.- Zero Hours, Temporary, Sub-Contractor Fixed Term, Subcontractor Open-Ended, Fixed Term) |  |
| IT Contractor? | Yes/No |
| Umbrella Scheme? | Yes/No |
| Construction Industry Scheme | Yes/No |
| Please confirm the contract start and end date | Start date:  End Date: |
| If you are working on a Temporary or Fixed Term contract, please provide start and end dates for the last 2 years. |  |

**Self-Employment**

|  |  |  |  |
| --- | --- | --- | --- |
| **Business Type** | **Income** | | |
|  | Your Share of Net Profit | Salary | Dividends |
| Partner  Please provide a full 3-year history | *Tax Year Amount*  20 £  20 £  20 £ |  | N/A |
| Sole Trader  Please provide a full 3-year history | *Tax Year Amount*  20 £  20 £  20 £ | N/A | N/A |
| Director/Shareholder  Please provide a full 3-year history | N/A | *Tax Year Amount*  20 £  20 £  20 £ | *Tax Year Amount*  20 £  20 £  20 £ |
| Percentage of Shareholding |  | | |
| Your position |  | | |
| When did the business start? |  | | |
| How many years’ accounts do you have? |  | | |

**Other Income**

|  |  |  |
| --- | --- | --- |
| Income Type | Amount | Frequency |
| Child Benefit | £ |  |
| Universal Credit | Standard Allowance: £  Housing: £  Children: £  Disability: £  Carer: £  Other (please specify): £ |  |
| Pension Income | £ |  |
| Other (please state) | £ |  |
| Maintenance from ex-spouse | £ |  |
| Maintenance – please confirm if this income satisfies any of the following:   |  |  | | --- | --- | |  | Yes/No | | Payable via court ordered |  | | Payable via CMS |  | | 12-month track record evidenced by Bank Statements available |  | | Will be payable for the term of the mortgage |  | | | |

**Monthly Deductions from Salary**

|  |  |
| --- | --- |
| Student loan | £ |
| Season ticket loan | £ |
| Other deductions after tax | £ |
| Childcare vouchers | £ |
| Other deducted before tax | £ |

Do not include National Insurance or Income Tax.

**Committed Expenditure**

|  |  |  |  |
| --- | --- | --- | --- |
| Liability Type | Balance Outstanding | Monthly Payments | Is this liability to be repaid within 6 months of a mortgage starting or at the end of divorce proceedings? |
| Credit Card | £ | £ |  |
| Child Maintenance | £ | £ |  |
| Hire Purchase | £ | £ |  |
| Unsecured Loan | £ | £ |  |
| Mail Order /Store Card | £ | £ |  |
| Overdraft | £ | £ |  |
| Secured Loans | £ | £ |  |
| Buy Now Pay Later | £ | £ | Start Date: |
| Soft loans (owed to friends or family) | £ | £ |  |
| Other (please confirm) | £ | £ |  |

**Monthly Expenditure**

|  |  |
| --- | --- |
| Expenditure Type | Monthly Payment |
| Council Tax |  |
| Gas, Electricity, Water |  |
| Telephone, TV Licence, Internet, Sky/Cable |  |
| Food/Groceries/Supermarket |  |
| Housekeeping costs (cleaning, gardening, boiler maintenance etc.), Maintenance & Repairs |  |
| Clothes/Shoes |  |
| Entertainment/Recreation/Hobbies |  |
| Personal Grooming/Haircut/Beauty |  |
| Healthcare/Prescriptions/ Dentist/Opticians |  |
| Holidays |  |
| Birthdays/Christmas/Religious Ceremonies Food & Gifts |  |
| Travel Expenses (parking/public transport) |  |
| Petrol/Diesel |  |
| MOT/Servicing/Maintenance |  |
| Road Tax & Insurance |  |
| Household Insurance/ Buildings & Contents Insurance |  |
| Life Cover/Income Protection/Private Medical Insurance |  |
| Pension Contributions |  |
| Children’s Expenses -Clothes/Entertainment |  |
| Childcare/Nursery Fees/School Fees |  |
| Extra-Curricular Activities/Clubs/School Costs/Travel |  |
| Pet costs |  |
| Other – (please state) |  |

**Other Mortgages**

Property 1:

|  |  |
| --- | --- |
| Is this property mortgaged? (if not please continue to ‘credit history’ section) | yes/no |
| Property Usage | It’s already/to be let – yes/no  Holiday/second home – yes/no  Home for dependant relative - yes/no |
| Popery Value | £ |
| Mortgage Type | Repayment – yes/no  Interest Only – yes/no |
| Monthly Payments | £ |
| Remaining Term |  |
| Current Interest Rate | % |
| Rental Income  Please provide a full 3-year history | Tax Year: 20 Net Profit: £  Tax Year: 20 Net Profit: £  Tax Year: 20 Net Profit: £ |

Property 2:

|  |  |
| --- | --- |
| Is this property mortgaged? (if not please continue to ‘credit history’ section) | yes/no |
| Property Usage | It’s already/to be let – yes/no  Holiday/second home – yes/no  Home for dependant relative - yes/no |
| Popery Value | £ |
| Mortgage Type | Repayment – yes/no  Interest Only – yes/no |
| Monthly Payments | £ |
| Remaining Term |  |
| Current Interest Rate | % |
| Rental Income  Please provide a full 3-year history | Tax Year: 20 Net Profit: £  Tax Year: 20 Net Profit: £  Tax Year: 20 Net Profit: £ |

**Credit History**

If you can answer ‘yes’ to any of the following, you may wish to send a copy of your credit report.

|  |  |
| --- | --- |
| Current Account Provider |  |
| Have you ever had a CCJ | Amount: £  Date Registered:  Date Satisfied: |
| Have you ever had a Default | Amount: £  Date Registered:  Date Satisfied: |
| Have you ever had any missed payments or arrears on a Mortgage or Credit Card | Date of arrears:  Date arrears cleared:  Number of missed payments: |
| Have you ever had a repossession | Date of repossession:  Debt outstanding: |
| Have you ever been declared Bankrupt | Discharge date: |
| Have you ever had an IVA | Date started:  Date satisfied: |

**Professional Contact Information**

|  |  |  |
| --- | --- | --- |
|  | Client One | Client Two |
| Solicitor Name |  |  |
| Firm Name |  |  |
| Address |  |  |
|  |  |  |

**Additional Advice**

In relation to your divorce/financial remedy we may be able to help you in other areas:

|  |  |
| --- | --- |
|  | Would you like us to contact you? |
| Pension sharing order |  |
| Independent Mortgage Advice (upon final settlement) |  |

**Any Other Information**

|  |
| --- |
| *If you need to know details of capacity to mortgage should your circumstances change, please give details here.*  *For example - what will my capacity to mortgage be based on the above as well as receiving an extra £300 per month court ordered maintenance?* |