

BTL income and expenditure form

Returning your completed form

Please return your completed form by post to: **FREEPOST THE WEST BROM** (Please write the address exactly like this, all in upper case and all on one line. You don't need to use a stamp. Please note: Royal Mail delivers Freepost as second class mail.)

Alternatively, you can complete this form online by visiting www.westbrom.co.uk/income-expenditure and emailing a copy to: **Collections@westbrom.co.uk**

Personal details	
Account number:	<input type="text"/>
Account holders:	<input type="text"/>
Correspondence address:	<input type="text"/>
	<input type="text"/>
	Postcode: <input type="text"/>
Buy to Let property address:	<input type="text"/>
	<input type="text"/>
	Postcode: <input type="text"/>
Date of Birth (DD/MM/YYYY):	<input type="text"/>
Telephone number:	<input type="text"/>
Number of dependant children (under 16 years of age and/or in full/part time education):	<input type="text"/>
Number of dependants (16 years of age and above who is financially dependent on the applicant(s)):	<input type="text"/>

Income	Applicant 1		Applicant 2	
Gross salary	£	W/F/M/4*	£	W/F/M/4*
Net salary	£	W/F/M/4*	£	W/F/M/4*
Gross rental income	£	W/F/M/4*	£	W/F/M/4*
State Benefits:	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
(i) Job seekers allowance:	£	W/F/M/4*	£	W/F/M/4*
(ii) Child benefit/Maternity:	£	W/F/M/4*	£	W/F/M/4*
(iii) Sickness or disability benefits:	£	W/F/M/4*	£	W/F/M/4*
(iv) Income support for mortgage interest:	£	W/F/M/4*	£	W/F/M/4*
Family credit:	£	W/F/M/4*	£	W/F/M/4*
Pensions:	£	W/F/M/4*	£	W/F/M/4*
Child maintenance:	£	W/F/M/4*	£	W/F/M/4*
Other income		W/F/M/4*		W/F/M/4*
Description and source of other income (e.g. income from investments):	<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"/>	
Amount of other income:	£	W/F/M/4*	£	W/F/M/4*
Total income:	£		£	
Total income for both applicants:	£			

* Weekly/Fortnightly/Monthly/Four weekly



Expenditure (Provide joint monthly figures)

West Brom BTL details:	
Current monthly BTL mortgage payment	£ _____
Service Charge/Ground Rent	£ _____
Buildings insurance	£ _____
Letting Agent costs	£ _____
Residential details:	
Mortgage/Rental:	£ _____
Second mortgage:	£ _____
Endowment policy/Life assurance:	£ _____

Budget planner (Provide household monthly figures)

CSA/Child maintenance/School/Nursery/College/University fees:	£ _____
Council tax:	£ _____
Insurance policies	
Buildings and Contents insurance:	£ _____
Life insurance:	£ _____
Pensions:	£ _____
Other:	£ _____
Housekeeping (food, drink & household items):	£ _____
Travel/Transport	
Car insurance, essential travel (petrol/car tax/car parking/maintenance and public transport):	£ _____
Housing/Fuel/Power and communication	
Water charges:	£ _____
Ground rent/Service charges:	£ _____
Electricity:	£ _____
Gas:	£ _____
Other fuel:	£ _____
Telephone (including broadband):	£ _____
Mobile phone:	£ _____
TV licence:	£ _____
Other expenditure (clothing/footwear/health etc.)	
Catalogue/Mail order:	£ _____
Clothing:	£ _____
Lottery:	£ _____
Newspapers:	£ _____
Media packages (Virgin Media, Sky etc):	£ _____
Health:	£ _____
Car loan:	£ _____
Hire purchase: *	£ _____
Credit cards: *	
(1)	£ _____
(2)	£ _____
(3)	£ _____
(4)	£ _____
(5)	£ _____
(6)	£ _____
Other loans: *	
(1)	£ _____
(2)	£ _____
(3)	£ _____
(4)	£ _____
(5)	£ _____
(6)	£ _____
Total expenditure:	£ _____
Total income less total expenditure:	£ _____
Disposable income:	£ _____

* Please provide additional information in the 'Financial commitments' section.

Financial commitments

Please use this section to provide details of all your outstanding lending, hire purchase agreements and credit card commitments.
Please provide evidence of loans where possible.

Hire purchase			
Lender's name	Remaining term	Amount outstanding	Monthly repayment
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£

Credit cards		
Card type (please specify)	Amount outstanding	Minimum payment
	£	£
	£	£
	£	£
	£	£
	£	£
	£	£

Loans			
Lender's name	Remaining term	Amount outstanding	Monthly repayment
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£
	Years: Months:	£	£

Important information

Please ensure you have provided proof of your income for each borrower as outlined below:

- latest month's payslip and/or;
- latest SA302 or equivalent official tax calculation and Tax Year Overview.

Please note, in order to fully assess your financial situation and ensure we offer the correct assistance we may require further documentation from you.

Telephone: 0345 241 0593 / 0800 083 8031

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Head Office: 2 Providence Place, West Bromwich, B70 8AF
www.westbrom.co.uk

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