

# Buy to Let

## Income & Expenditure



Where proof of income is required, please supply three months bank statements, failure to do this could delay any decision.

### Section 1: Account Details

Name	Mortgage account number
<input type="text"/>	<input type="text"/>
Correspondence Address	Telephone Numbers
<input type="text"/>	Day
<input type="text"/>	Evening
<input type="text"/>	Mobile
<input type="text"/>	Email
Postcode	
Security Address For Property Under Discussion	
<input type="text"/>	
<input type="text"/>	
Postcode	

### Additional Information About Your Buy to Let Property:

What is the current situation at the BTL property held with the Skipton Building Society (e.g. tenanted or void)

  
  

Reason the Buy to Let account mortgage is in arrears? If tenanted why is the rent not being used to pay your loan or mortgage commitment?

  
  

Detail of tenancy – tenant name, AST in place, amount and frequency of rent being paid?

  
  

What type of tenant resides at the Buy to Let property? (e.g. young professional, student let, rent paid by benefit claimant)  
Is the Buy to Let property managed by you or do you use letting agents? If letting agents please provide details of letting agent.

  
  

What is the current condition of the property? (e.g. roof in good state of repair, condition of electrics, boiler & heating – e.g. a valid gas certificate in place)

The estimated value of the property?

Is the rent in line with similar properties within the area?

Yes  No

If no selected please provide a reason:


Do you have any other Buy to Let investment properties ?

Yes  No

If 'yes' please complete the 'Property Schedule' table below

Is the insurance up to date on the Buy to Let property?

Yes  No

Address	Buy to Let Post code	Current Value	Outstanding Mortgage	Lender	Monthly Mortgage Payment	Monthly Gross Rent	Property type (e.g. flat, terrace etc)	Repayment strategy (e.g. sale of property)	Property Management Costs (e.g. Rent collection, co-ordinating repairs)

Continued overleaf

## Section 2: Household Income

Number of people in household

Age(s) of people in household

Number of pets

Comments/Additional Information

Net Wages / salary / pension	£	
Net Wages/ Salary / pension (partner)	£	
Benefits / tax credits	£	
Child Benefits	£	
Maintenance	£	
Other income	£	
<b>Total Monthly Income</b>	<b>£</b>	

## Section 3: Household Unsecured Debt

Unsecured Debt e.g. Credit Cards /  
Loans / Store Cards/HPI Agreements  
(fill in the name of creditor)

Balance  
Outstanding

Arrears

Current or Reduced  
Monthly Payment

	£	£	£
	£	£	£
	£	£	£
	£	£	£
	£	£	£
	£	£	£
<b>Totals</b>	<b>£</b>	<b>£</b>	<b>£</b>

## Section 4: Household Outgoings

Mortgage	£
Payment into repayment strategy e.g. endowment / investments (Interest only mortgages)	£
Second Mortgage/ secured loan	£
Rent	£
Council Tax	£
Water Rates	£
Telephone / Inc Mobile	£
TV licence	£
Gas	£
Electricity	£
Ground Rent / Service Charges	£
Buildings/Contents or Mortgage Payment Protection Insurance	£
Pension/ Life cover	£
Maintenance Payment	£
Housekeeping (food/cleaning) etc	£
Car Fuel / Expenses	£

Car Insurance / Tax / MOT	£
Bus/ Train Fares	£
Internet/Sky	£
Child minder/ Nursery Fees	£
School meals / Fees	£
Prescriptions	£
Social activities	£
Clothes	£
Lottery	£
Savings	£
Tobacco/ Alcohol	£
Others ( please state )	
-	£
-	£
-	£
-	£
<b>Total</b>	<b>£</b>

Continued overleaf

## Section 5: Personal Budget Calculation

Total Monthly Income – (minus) Total Outgoings (including unsecured debts)

£

## Section 6: Mortgage payment proposals

Mortgage payment proposals

£

What's the reason for your loss of income or your request for support ?


## Section 7: Declaration

**This is a true and accurate record of my/our financial position at today's date and I/We make it in the knowledge that if necessary it may be placed before a court:**

Signature

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Date (DD/MM/YY)

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**Please ensure that all non priority creditors are approached for reduced payments before your Mortgage lender. Please consider seeking independent debt advice with debt advisers such as Payplan or other debt support organisations.**

Talk to us today

**0345 850 1766**

Visit

**skipton.co.uk**



**If you require support with completion of this form please contact the Credit Management Team on 0345 850 1766 or via webchat and they will be happy to assist.**

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