



Income and expenditure form

Net monthly income (Net of Income Tax, National Insurance payments and any tax liability associated with BtL ownership)					
	Employment income	Rental income		Employment income	Rental income
Borrower 1	£	£	Borrower 2	£	£
Borrower 3	£	£	Borrower 4	£	£

Essential expenditure	Monthly expenditure
Mortgage / rent (if multiple properties owned please include all mortgage commitments)	£
Mortgage related life premiums	£
Building / contents insurance	£
Additional mortgage payments	£
Loans / motor finance / personal contract agreements	£
Credit / store cards	£
Maintenance payments	£
Non-mortgage related insurance premiums (life, pet, appliance etc.)	£
Personal pensions	£
TOTAL ESSENTIAL EXPENDITURE	£

Other expenditure	Monthly expenditure
Utilities (gas, water, electric & other fuels)	£
Building insurance (if multiple properties are owned please include premiums for all properties)	£
Ground rent and service charges for leasehold properties	£
TV licence / satellite / broadband / landline telephone	£
Mobile phone	£
Council tax	£
Childcare / school / university fees	£
Food, laundry & other living expenses	£
Essential travel (commuting, car servicing, MOT, insurance etc.)	£
TOTAL OTHER EXPENDITURE	£

Where rental properties are owned, please total for all properties:

Rental property expenditure	Monthly expenditure
Management & letting fees	£
Council Tax & service charges	£
Insurance	£
Repairs	£
Rental voids	£
Utilities (gas, water, electric & other fuels)	£
Gas & electric certificates	£
Licence fees & ground rent charges	£
TOTAL RENTAL EXPENDITURE	£

Living expenditure	Monthly expenditure	
Socialising	£	
Hobbies, club / gym fees	£	
Holidays	£	
Clothing, personal & household goods, hairdressing etc.	£	
Sundries (cigarettes, magazines etc.)	£	
Repairs, decoration, gardening etc.	£	
Additional savings / investments	£	
Other miscellaneous costs	£	
TOTAL LIVING EXPENDITURE	£	

Committed expenditure	Monthly expenditure	TOTAL EXPENDITUR
School fees	£	TOTAL ESSENTIAL EX
Child maintenance	£	TOTAL OTHER EXPEN
Spousal maintenance	£	TOTAL RENTAL EXPE
TOTAL COMMITTED EXPENDITURE	£	TOTAL LIVING EXPEN
		TOTAL COMMITTED
		SUB TOTAL EXPEND

TOTAL EXPENDITURE (Carried forward from page 1)		
TOTAL ESSENTIAL EXPENDITURE*	£	
TOTAL OTHER EXPENDITURE	£	
TOTAL RENTAL EXPENDITURE	£	
TOTAL LIVING EXPENDITURE	£	
TOTAL COMMITTED EXPENDITURE	£	
SUB TOTAL EXPENDITURE	£	
TOTAL NET INCOME	£	
DISPOSABLE INCOME (net income minus total expenditure)	£	

Required information				
Number of dependent adults	;	Number of deper	ndent children	
Anticipated retirement age:				
Borrower one		Borrower two		
Borrower three		Borrower four		
Customer declaration	on			
I/We confirm that the Income & Expenditure Form has been completed to the best of my/our knowledge and the information supplied is a reasonable representation of my/our current/future expenditure. *If more than one household please complete 2 separate forms.				
Name		Name		
Signature		Signature		
Date		Date		
Name		Name		
Signature		Signature		
Date		Date		

Castle Trust is the trading name of both Castle Trust Capital plc (company number 07454474) and Castle Trust Capital Management Limited (company number 07504954) both registered in England and Wales with registered offices at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910. Castle Trust Capital Management Limited is authorised and regulated by the Financial Conduct Authority, under reference number 541893. Buy to Let is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

2 of 2 P1157