Graphical user interface

Description automatically generated

**PERSONAL ASSETS AND LIABILITIES STATEMENT**

YOU CAN COMPLETE THIS FORM ON YOUR PC BY FILLING IN THE FIELDS IN MICROSOFT WORD OR PRINT AND FILL IN.

PLEASE COMPLETE THE INFORMATION AS FULLY AND ACCURATELY AS POSSIBLE, AS THE INFORMATION YOU PROVIDE COULD BE USED TO SUBMIT YOUR APPLICATION TO A MORTGAGE LENDER

IF YOU NEED ASSISTANCE IN COMPLETING THE FORM, OR HAVE ANY QUESTIONS, PLEASE DO NOT HESITATE TO ASK FOR HELP

**PLEASE RETURN THIS FORM TO FUNDING@BUSYBEECOMMERCIALFINANCE.CO.UK**

**Personal Details**

|  |  |  |
| --- | --- | --- |
|  | Applicant | Partner |
| Title | **Mr  Mrs  Ms  Miss**  **Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | **Mr  Mrs  Ms  Miss**  **Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| Full Name | Click or tap here to enter text. | Click or tap here to enter text. |
| Date of Birth | Click or tap here to enter text. | Click or tap here to enter text. |
| Contact Number | Click or tap here to enter text. | Click or tap here to enter text. |
| Email Address | Click or tap here to enter text. | Click or tap here to enter text. |
| Relationship Status | **Single  Married  Divorced**  **Widowed** | **Single  Married  Divorced**  **Widowed** |
| Residential Status | **Homeowner (with mortgage)**  **Homeowner (no mortgage)  Tenant**  **Living with Friends / Living with Family** | **Homeowner (with mortgage)**  **Homeowner (no mortgage)  Tenant**  **Living with Friends / Living with Family** |
| Nationality | Click or tap here to enter text. | Click or tap here to enter text. |
| Number of Dependants | Click or tap here to enter text. | Click or tap here to enter text. |
| National Insurance Number | Click or tap here to enter text. | Click or tap here to enter text. |

**Address Details**

Note: We will need your address history for the past 3 years to process your application. Please include your current address details and any previous addresses in the spaces provided below and continue on a separate sheet if required.

|  |  |  |
| --- | --- | --- |
| Address | Click or tap here to enter text. | Click or tap here to enter text. |
| Post Code | Click or tap here to enter text. | Click or tap here to enter text. |
| Time at Address | Click or tap here to enter text. | Click or tap here to enter text. |

|  |  |  |
| --- | --- | --- |
| Address | Click or tap here to enter text. | Click or tap here to enter text. |
| Post Code | Click or tap here to enter text. | Click or tap here to enter text. |
| Time at Address | Click or tap here to enter text. | Click or tap here to enter text. |

|  |  |  |
| --- | --- | --- |
| Address | Click or tap here to enter text. | Click or tap here to enter text. |
| Post Code | Click or tap here to enter text. | Click or tap here to enter text. |
| Time at Address | Click or tap here to enter text. | Click or tap here to enter text. |

**Self-Employment Details**

Note: We will need your last 3 years of employment history to process your application. Please continue on a separate sheet if required.

|  |  |  |
| --- | --- | --- |
|  | Applicant | Partner |
| Position | Click or tap here to enter text. | Click or tap here to enter text. |
| Shareholding | Click or tap here to enter text. | Click or tap here to enter text. |
| Annual Income | Click or tap here to enter text. | Click or tap here to enter text. |
| Expected Retirement Age | Click or tap here to enter text. | Click or tap here to enter text. |
| If Less than 3 years, please provide a brief description of what you did previously | Click or tap here to enter text. | Click or tap here to enter text. |

**Employment Details (if applicable)**

Note: We will need your last 3 years of employment history to process your application. Please continue on a separate sheet if required. We will not contact your current or previous employers without first obtaining your permission

|  |  |  |
| --- | --- | --- |
|  | Applicant | Partner |
| Occupation | Click or tap here to enter text. | Click or tap here to enter text. |
| Employer | Click or tap here to enter text. | Click or tap here to enter text. |
| Gross Annual Salary | Click or tap here to enter text. | Click or tap here to enter text. |
| Date Employment Commenced | Click or tap here to enter text. | Click or tap here to enter text. |
| Are there any expected changes to your employment | Click or tap here to enter text. | Click or tap here to enter text. |

**Monthly Income**

|  |  |  |
| --- | --- | --- |
|  | Applicant | Partner |
| Net Drawings / Salary | £Click or tap here to enter text. | £Click or tap here to enter text. |
| State Benefits | £Click or tap here to enter text. | £Click or tap here to enter text. |
| Investment Income | £Click or tap here to enter text. | £Click or tap here to enter text. |
| Rental Income | £Click or tap here to enter text. | £Click or tap here to enter text. |
| Other Regular Income | £Click or tap here to enter text. | £Click or tap here to enter text. |
| Total Individual Income | £Click or tap here to enter text. | £Click or tap here to enter text. |
| Combined Monthly Income | Click or tap here to enter text.**£** | |

**Monthly Expenditure**

|  |  |
| --- | --- |
| Mortgage/Rent/Board | Click or tap here to enter text. |
| Second Charges(s) | Click or tap here to enter text. |
| Unsecured Borrowing | Click or tap here to enter text. |
| Maintenance | Click or tap here to enter text. |
| Other Expenditure | Click or tap here to enter text. |
| Sub Total (A) | Click or tap here to enter text. |

|  |  |
| --- | --- |
| Household Expenditure |  |
| Electricity | Click or tap here to enter text. |
| Gas/Oil | Click or tap here to enter text. |
| Water | Click or tap here to enter text. |
| Council Tax | Click or tap here to enter text. |
| Service Charge / Ground Rent | Click or tap here to enter text. |
| Food/Housekeeping | Click or tap here to enter text. |
| Repairs/Decorating | Click or tap here to enter text. |
| Clothing / Health & Beauty | Click or tap here to enter text. |
| Telephone / Mobiles | Click or tap here to enter text. |
| TV/Internet Packages | Click or tap here to enter text. |
| Personal Expenditure |  |
| Fuel/Car Maintenance | Click or tap here to enter text. |
| Public Transport / Other Travel | Click or tap here to enter text. |
| School Fees | Click or tap here to enter text. |
| Childcare | Click or tap here to enter text. |
| Medical Expenses | Click or tap here to enter text. |
| Contingencies | Click or tap here to enter text. |
| Other Expenses | Click or tap here to enter text. |
| Sub Total (B) | Click or tap here to enter text. |

|  |  |
| --- | --- |
| Insurances |  |
| Buildings and Contents | Click or tap here to enter text. |
| Life / Income Protection | Click or tap here to enter text. |
| Car / Motor | Click or tap here to enter text. |
| Health / Dental | Click or tap here to enter text. |
| Other Insurances | Click or tap here to enter text. |
| Sub Total (C) | Click or tap here to enter text. |

|  |  |
| --- | --- |
| Total Monthly Outgoings (A+B+C) | Click or tap here to enter text. |

Click or tap here to enter text.

|  |  |
| --- | --- |
| Net Disposable (Total Monthly Income – Total Monthly Outgoings) | Click or tap here to enter text. |

**Current Residential Property (only required if you are a homeowner)**

|  |  |
| --- | --- |
| Owned in | Sole Name  Joint Names |
| Property Type | Flat  Maisonette  Bungalow  Detached  Semi Detached  Mid Terraced  End Terraced |
| If a flat / apartment, how many floors in the block? | Click or tap here to enter text. |
| Was it previously owned by the council | Yes  No |
| Original Purchase Price | Click or tap here to enter text. |
| Original Purchase Date | Click or tap here to enter text. |
| How many bedrooms | Click or tap here to enter text. |
| Current Value | Click or tap here to enter text. |
| Is there a mortgage on the property | Yes  No |
| Current Lender | Click or tap here to enter text. |
| What is the Mortgage Balance | Click or tap here to enter text. |
| Monthly Payment | Click or tap here to enter text. |
| Has there been any missed or late payments? | Yes  No |
| Term Remaining | Click or tap here to enter text. |
| Repayment Method | Capital and Interest  Interest Only |
| Interest Rate Type | Fixed  Variable  Capped  Discounted |
| Current Rate | Click or tap here to enter text. |
| Initial Rate End Date (if applicable) | Click or tap here to enter text. |
| Early Redemption Penalty (if applicable) | Click or tap here to enter text. |
| Have you had any second charges or further advances?  If yes, please provide details | Yes  No |

**Other Properties**

|  |  |
| --- | --- |
| Number of Properties on Property Portfolio Sheet | Click or tap here to enter text. |
| Total Value of Portfolio Properties | £Click or tap here to enter text. |

**Other Assets**

Please include details of any cash, shares, life policies, crypto currencies, Jewellery, Art, etc

|  |  |  |
| --- | --- | --- |
| Type of Asset | Description | Value |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

**Personal Liabilities**

|  |  |
| --- | --- |
| Total of all mortgage balances outstanding (personal + portfolio) | Click or tap here to enter text. |

**Credit Commitments**

Please include details of any debts you currently owe including credit cards or personal loans. You do not need to include details of mortgages listed above

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Lender | Type of Credit | Balance | Credit Limit | End Date |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

Have you provided any personal guarantees?

|  |  |
| --- | --- |
| Who was the guarantee granted for? | Click or tap here to enter text. |
| Purpose of the guarantee? | Click or tap here to enter text. |
| The amount | £Click or tap here to enter text. |

|  |  |
| --- | --- |
| Who was the guarantee granted for? | Click or tap here to enter text. |
| Purpose of the guarantee? | Click or tap here to enter text. |
| The amount | £Click or tap here to enter text. |

|  |  |
| --- | --- |
| Net Worth (Total Assets – Total Liabilities) | Click or tap here to enter text. |

**Credit History**

Have you ever:

|  |  |
| --- | --- |
| Had a loan / mortgage application refused? | Yes  No |
| Had a CCJ or defaulted on finance? | Yes  No |
| Been declared bankrupt or been subject to an IVA? | Yes  No |
| Had a property repossessed? | Yes  No |
| Been in arrears on any loan? | Yes  No |

**Additional Info**

|  |
| --- |
| Click or tap here to enter text. |