

# 5 year + Fixed rate Assets and liabilities statement

**Important information**

To be confident that the mortgage can be refinanced at the end of the 5 year + Fixed rate period, where the LTV exceeds 60% we will assess affordability at a rate of 5.5%.

If the rental income is below the minimum required, customer(s) should demonstrate they are able to meet any difference through net worth in other property, available liquidity or earned disposable income (EDI).

Account number:

Statement of financial position as at:      /      /

**Applicant 1**

Full name

**Applicant 2**

Full name

Assets (£)	
1. Number and value of buy to let properties	£
2. Number and value of commercial property/ies	£

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Investments/cash deposits (e.g. public company shares, debtors, other investments - please specify in the left hand column)	
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£

Investments/cash deposits (e.g. public company shares, debtors, other investments - please specify in the left hand column)	
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£

<b>Total value of assets &amp; investments</b>	£
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Liabilities (£) (Please provide a breakdown of property portfolio where applicable)	
Buy to let loans	£
Total commercial loan size (excluding buy to lets)	£

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Other liabilities (e.g. overdrafts, credit card balances, unsecured loans, hire purchase, directors loan(s), maintenance etc - please specify in the left hand column)	
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£

Other liabilities (e.g. overdrafts, credit card balances, unsecured loans, hire purchase, directors loan(s), maintenance etc - please specify in the left hand column)	
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£

<b>Total liabilities</b>	£
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<b>Total liabilities</b>	£
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**We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.**