

Your mortgage is a priority debt and your home may be at risk if you do not keep up with payments on your mortgage.

The Society is committed to working with you in order to achieve a positive outcome. We have a dedicated team who are here to help support you. There are options that might be right for you which help tackle the problem early. You can contact us on 0800 083 9341 or 0161 923 8025. Lines are open from 8.30am to 5.00pm, Monday to Friday. If you prefer, you can email us at mortgagesupport@themanchester.co.uk or write to us at Manchester Building Society, PO Box 995, Wallsend, NE28 5FR. You can also get free independent advice from organisations such as:

- The Money Helper Service at www.moneyhelper.org.uk
- Your local citizens advice at www.citizensadvice.org.uk

If you took out your mortgage after 2000, we must tell a Credit Reference Agency about any arrears of one monthly payment or more on the last working day of any month. If you have made an arrangement to pay with us we'll also tell them about this. This could make it more difficult for you to get credit in the future.

Please note that as part of this assessment we will verify declared credit debts through a credit search via Credit Reference Agency.

Contact details

Borrower 1 name

Print name

Preferred telephone no.

Other telephone no.

Email

Borrower 2 name

Print name

Preferred telephone no.

Other telephone no.

Email

Employment details

Job title

Name of employer

Address of employer

Postcode

Commencement of employment D D - M M - Y Y Y Y

Job title

Name of employer

Address of employer

Postcode

Commencement of employment D D - M M - Y Y Y Y

Savings & other income

Do you have any savings / investments / insurance? Yes No

Do you own other property? Yes No

Do you have any other business interests? Yes No

Do you receive any other type of income? Yes No

Financial advice & support

Have you sought financial advice? Yes No

Have you made a claim for support for mortgage interest? Yes No

Have you made a claim for any other financial support? Yes No

Have you spoken with any other creditors? Yes No

Household details

Number of dependent children Under 16 16-18

Other dependents

Number in household

Number of vehicles in household

Other information

continued...

Monthly income

Borrower 1

- Salary
- Benefits and tax credits
- Universal credit
- Jobseekers allowance
- Working tax credits
- Child tax credits
- ESA/SSP
- PIP
- Carers allowance
- Local housing allowance
- Council tax support
- Maternity allowance
- Other benefits/tax credits
- State pension
- Private pension or work
- Other pensions
- Maintenance or child support
- Boarders or lodgers
- Non dependants contribution

Borrower 2

- Salary
- Benefits and tax credits
- Universal credit
- Jobseekers allowance
- Working tax credits
- Child tax credits
- ESA/SSP
- PIP
- Carers allowance
- Local housing allowance/housing benefit
- Council tax support
- Maternity allowance
- Other benefits/tax credits
- State pension
- Private pension or work pensions
- Other pensions
- Maintenance or child support
- Boarders or lodgers
- Non dependants contributions

Monthly expenditure: fixed costs

Home and contents

- Mortgage
- Rent
- Ground rent & service charges
- Mortgage endowment
- Other mortgages/secured loans
- Council tax
- TV licence

	Utilities
£	Gas/electric
£	Coal, oil
£	Water
£	Other ex
£	
£	
£	
£	
Total	£

Utilities

Gas/electricity
Coal, oil, LPG
Water
Other expenditure

£
£
£
£
£
Total £

Care and health costs

Childcare	£
Adult care	£
Child maintenance or child support	£
Prescriptions and medicines	£
Dentistry and opticians	£
Other costs	£
Total	£

Transport & travel

Public transport (work, school, shopping)	£
Vehicle finance	£
Car insurance	£
Road tax	£
MOT and ongoing maintenance	£
Fuel, parking and toll road charges	£
Other costs	£
Total	£

School costs

School uniform	£
After school clubs and school trips	£
Other costs (e.g. school fees)	£
Total	£

Pension and insurances

Pension contributions	£
Life insurance	£
Mortgage payment protection insurance	£
Building and contents insurance	£
Health insurance (medical, accident or dental)	£
Other	£
Total	£

Professional costs

Professional courses	£
Union fees	£
Other	£
Total	£

Monthly expenditure: flexible costs**Communication and leisure**

Home phone	£
Internet and broadband	£
Subscriptions (Netflix, Spotify, Amazon etc)	£
Mobile phone	£
Hobbies, leisure or sport (socialising, clubs etc)	£
Activities	£
Newspapers, magazines, stationery and postage	£
Total	£

Food and housekeeping

Groceries (food, pet food, non-alcoholic drinks, cleaning)	£
School meals and meals at work	£
Laundry and dry cleaning	£
Vet bills and pet insurance	£
House repairs	£
Other costs	£
Total	£

Personal costs

Clothing and footwear	£
Hairdressing	£
Toiletries	£
Other costs	£
Total	£

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Existing arrears/unsecured/non priority debts

Other mortgages/secured loans payment	Monthly payment	Balance
	£	£
	£	£
	£	£
	£	£
	£	£

Monthly totals

Total income	£
Total outgoings	£
Surplus/shortfall	£

Declaration

I have personally provided the information given on the form and confirm, to the best of my knowledge it is correct.

Signed borrower 1

1. **What is the primary purpose of the study?**

Date **D D - M M - Y Y Y Y**

Signed borrower 2

1. **What is the primary purpose of the study?**

Date D D - M M - Y Y Y Y