

# Data Capture form - expenditure and fee analysis

## Additional expenditure analysis

	Client 1	Client 2	Joint
Mortgage	£	£	£
Rent / Board			
Council Tax	£	£	£
Water	£	£	£
Electricity	£	£	£
Gas	£	£	£
Home Phone / Broadband	£	£	£
Mobile Phone	£	£	£
TV Licence	£	£	£
Loans	£	£	£
Credit Cards / Store Cards	£	£	£
Hire Purchase / Lease / Car Finance	£	£	£
Bank Charges / Monthly Fees	£	£	£
Existing Protection Policies (Life,CIC,IP,ASU,Endowments)	£	£	£
Other Insurance Contracts e.g. Home Ins, Car Ins etc.	£	£	£
Food & Non-Alcoholic Drinks	£	£	£
Cigarettes	£	£	£
Alcohol	£	£	£
Clothes	£	£	£
Savings Plans	£	£	£
Pension Plans	£	£	£
School Fees / Education Fees	£	£	£
Travel	£	£	£
Commuting	£	£	£
Entertainment / Social	£	£	£
Holidays	£	£	£
Pet Insurance	£	£	£
General Household Maintenance	£	£	£
Child Care / Maintenance Payments	£	£	£
Other Items	£	£	£
<b>Total Monthly Expenditure</b>	<b>£</b>	<b>£</b>	<b>£</b>

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## How fees and charges are paid

There are a number of fees and charges associated with a mortgage) – Do you have a preference as to how you pay any fees or charges associated with the mortgage?

	Customer preference	Adviser view
You can pay up front	<input type="checkbox"/>	<input type="checkbox"/>
You can increase the amount you borrow any fees or charges to the loan (subject to lender's agreement)	<input type="checkbox"/>	<input type="checkbox"/>
You can pay part up front and add part to the loan	<input type="checkbox"/>	<input type="checkbox"/>

If the adviser's view differs from the customer's view record the reasons why

If the client's preference is to add all or part of any fees or charges to the mortgage borrowing, please confirm you have explained to the client the consequences of adding these to the amount borrowed.

Yes  No

If the client's preference is to pay all or part of the fees or charges associated with the mortgage up front, please confirm the source of funds being utilised:-

**Source of Funds**