

FORMAL ASSESSMENT, CONFIDENTIAL

MORTGAGE CAPACITY ASSESSMENT REPORT

PREPARED FOR

Ms Jane Example

DATE OF REPORT **05/10/2026**

SAMPLE
SAMPLE REPORT. FICTIONAL CLIENT AND FIGURES. NOT FOR USE AS EVIDENCE.

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MORTGAGE CAPACITY ASSESSMENT REPORT

PROFESSIONAL QUALIFICATIONS

I can confirm that all advisers employed by Alexander Southwell Mortgage Services Ltd operate under a mortgage network and are authorised and regulated by the Financial Conduct Authority. I can confirm we are suitably qualified to provide the information contained within this report.

Alexander Southwell Mortgage Services Ltd employees collectively hold the following professional qualifications:

CeMAP: Certificate in Mortgage Advice & Practice

CF1 (CII): UK Financial Regulation & Ethics

CF3 (CII): Financial Protection

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INTRODUCTION

The purpose of this report is to provide **Ms Jane Example** with a formal assessment of their mortgage borrowing capacity.

We were instructed by **Ms Example**, who provided the personal financial information upon which this report is based.

This report is intended for use by **Ms Example** and, where necessary, may be relied upon in court proceedings.

The report was completed on **05/10/2026** and reflects the information provided at that time. Copies of the supporting information are available to all parties upon request.

The mortgage adviser completing this report fully understands their duty to the court and has complied with that duty in preparing this assessment.

CHARGE

Should the client require a revised mortgage capacity report from Alexander Southwell Mortgage Services more than 3 months after the date of this report, the standard administration fee for a new report will be payable at that time.

INFORMATION PROVIDED

The current financial position of **Ms Example**, as provided to us and upon which this assessment is based, is set out below.

Personal Income:

£52,000 Per Annum - Employed (Example Employer Ltd)

£4,800 Per Annum - Child Maintenance

Financial Liabilities:

2 Dependants

Car Finance - £210.00 Per Month

Excess Income (Total Income Less Total Liabilities): £1,950 per month (approx.)

Other Considerations:

N/A

MAXIMUM MORTGAGE AVAILABLE

Based on the current financial position of **Ms Example** as detailed in this report, the maximum mortgage available is **£245,000**.

This assessment has been determined by researching affordability calculators across a panel of active mortgage lenders. The data gathered has been retained for compliance purposes.

Any borrowing is subject to the applicant satisfying the lender's credit scoring requirements and meeting their current lending criteria. We have not reviewed the applicant's credit file and are therefore unable to comment on credit suitability at this time.

Individual lenders may request varying information through their affordability calculators. In all cases, only essential committed outgoings have been applied to these calculations.

It should be noted that the ability to borrow is primarily driven by verifiable income rather than deposit size. Any mortgage must be serviced from guaranteed income throughout the full mortgage term.

MORTGAGE CAPACITY

The majority of mortgage lenders, when assessing affordability, restrict their consideration to 'essential' monthly outgoings. Discretionary or non-essential expenditure is not taken into account.

Having regard to **Ms Example's** confirmed monthly income and the committed outgoings detailed herein, the maximum mortgage borrowing of **£245,000** is confirmed.

INDICATIVE MONTHLY PAYMENTS

Should you take a mortgage for **£245,000**, the monthly payments for a repayment & interest only mortgage are as follows, based on current market interest rates (**4.5%**) and a term of **25** years:

- **Repayment:** £1,361.79 per month
- **Interest only:** £918.75 per month

All of these figures have been worked out using the largest lenders across the UK, Santander, Halifax, Nationwide, Natwest, HSBC and more, their affordability is the maximum I am able to find for the applicant.

CONCLUSION

Based on the financial position of **Ms Example** as detailed in this report, mortgage lenders would consider a maximum borrowing of **£245,000** to be appropriate and serviceable.

This concludes the assessment. Should any party have questions arising from this report, please do not hesitate to contact Alexander Southwell Mortgage Services Ltd directly.

DISCLAIMER

This report has been compiled by researching the current lending criteria of a representative panel of mortgage lenders active in the UK market.

Alexander Southwell Mortgage Services Ltd accepts no responsibility should a mortgage subsequently become obtainable or unobtainable by the individual named herein, where such change results from an amendment to a lender's criteria after the date of this report.

Mortgage interest rates and lending criteria are subject to change without notice. All figures contained in this report are subject to the applicant achieving a satisfactory credit score, providing evidence of income and outgoings, and fulfilling any other requirements stipulated by the relevant lender.

The figures quoted within this report are indicative only and carry no guarantee. **Your home may be repossessed if you do not keep up repayments on your mortgage.**

STATEMENT OF TRUTH

I confirm that I have made clear which facts and matters referred to in this report are within my own knowledge and which are not. Those facts within my own knowledge I confirm to be true.

The opinions expressed in this report represent my true and complete professional views on the matters to which they refer.

Jamie Alexander CERT CII

Alexander Southwell Mortgage Services Ltd

OTHER SERVICES

Alexander Southwell Mortgage Services Ltd offers a full advice and recommendation service across the following areas:

Residential Mortgages

First-time buyer
Next-time buyer
Remortgage
Right-to-buy
Help-to-buy

Buy-to-let Mortgages (Please note: the FCA does not regulate certain forms of buy-to-let mortgage)

Purchase
Remortgage

Protection Insurance

Life Insurance
Critical Illness Cover
Income Protection
Family Income Benefit

Trusts (Please note: the FCA does not regulate Trusts; Alexander Southwell Mortgage Services acts as an introducer in this area)