Mortgage Reports

MORTGAGE CAPACITY ASSESSMENT REPORT

John Smith

10 March 2026

Important Information

This Report has been provided by Luke Pryor at Mortgage Reports.

The purpose of this report is to provide you with an indication of the likely maximum borrowing that could be arranged based on your current financial circumstances, a summary of which is included in the report.

This report does not represent a recommendation for any product or provider and is not a guarantee of lending. No underwriting or credit scoring has been performed.

These figures are not guaranteed as lenders change their criteria regularly and the actual amount could be higher or lower than this at time of application.

Mortgage Capacity Assessment

Income	Amount (£)
Gross Salary	£56,500.00
Annual Bonus	£5,650.00
Total Annual Income	£62,150.00

Credit Commitments	Amount (£)
Amex	£3,400.00
Car Loan	£11,700.00
Argos Store Card	£499.00
Total Outstanding Credit Commitments	£15,599.00

- The term of borrowing is 10 years, which determines the maximum borrowing capacity up to a retirement age of 67.
- The assessment considers a total annual income of £62,150.00, derived from the following sources: Gross Salary (£56,500.00), Annual Bonus (£5,650.00).
- The assessment has factored in that you have 2 dependents.

Based on these assumptions, John Smith's likely maximum mortgage borrowing is estimated to be £165,100. This is subject to a full lender application, underwriting, and a satisfactory credit score.

In addition to the mortgage loan, funds will be required for a deposit and to cover all associated purchase costs. For the purpose of this illustration, a deposit of 10% has been assumed.

NB. If debts were to be paid in full, the maximum mortgage borrowing could increase to £226,450 subject to a satisfactory credit score.

Indicative Mortgage Costs

The following illustrations give an indication of what a repayment mortgage of £165,100 might cost over a term of 10 years.

These illustrations are based on indicative rates, they are not guaranteed and will vary depending on, amongst other things, the deposit amount, credit score and date of application.

Product	Interest rate	Monthly repayment cost	Interest only cost*
2 year fix	4.24%	£1,690.45	£583.35
5 year fix	4.34%	£1,698.37	£597.11
Variable rate	6.24%	£1,852.91	£858.52

* Interest only payments are included for illustrative purposes only.

Indicative Costs (Debts Paid Off)

The following illustrations give an indication of what a repayment mortgage of £226,450 might cost over a term of 10 years, assuming other debts are paid off.

These illustrations are based on indicative rates, they are not guaranteed and will vary depending on, amongst other things, the deposit amount, credit score and date of application.

Product	Interest rate	Monthly repayment cost	Interest only cost*
2 year fix	4.24%	£2,318.61	£800.12
5 year fix	4.34%	£2,329.47	£818.99
Variable rate	6.24%	£2,541.44	£1,177.54

* Interest only payments are included for illustrative purposes only.

Indicative Additional Costs

The following costs should also be considered when purchasing a property (these are estimates and can vary):

Cost Item	Amount (£)
Stamp Duty*	£0.00
Legal fees (estimated)	£1,800.00
Valuation fee (estimated)	£0.00
Survey fee (estimated)	£800.00
Mortgage arrangement fee	£999.00
Broker fee	£595.00
Moving costs (estimated)	£1,000.00

*Stamp duty has been calculated on an illustrative purchase price of £251,611. This figure is derived from a mortgage loan of £226,450 and an assumed deposit of £25,161 (10%). It is assumed that standard residential rates for England apply, and the calculation does not account for first-time buyer relief or additional property surcharges. Please note that rates are subject to change.

Conclusion

This concludes the mortgage capacity assessment. Should you have any further questions, please do not hesitate to contact me.

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 that are within my own knowledge I confirm to be true. The opinions I have expressed represent my true and complete professional opinions on the matter to which they refer.

Mortgage adviser: Luke Pryor

Signature: