

Your Mortgage Capacity Report

This pack explains what you will receive, what we need from you, and how to get started.

Please read first. This service is **not regulated by the Financial Conduct Authority**. The report is **not a personal recommendation** for any mortgage or product, and not a mortgage offer. Any figure in it is subject, at the time of a future application, to **full credit checks, evidence of earnings and affordability, lender eligibility and criteria, and prevailing interest rates**, all of which may change.

What you will receive

A written report from MakeMyMortgage, prepared by a mortgage adviser, showing how much you could borrow in your own name, based on your income, your commitments and your circumstances. It sets out:

- Your potential borrowing on the scenario we agree with you, and the monthly payment
- How your income has been assessed from your payslips, tax records or accounts
- Your commitments, spending and credit profile, and how they affect the result
- A table of lenders whose criteria we hold, showing what each might lend on income alone
- A stress test if rates rise, and the assumptions and limits behind the figures

Fee and timing

Fee	£250 , paid in advance by bank transfer before we start work
Included	One scenario, review of your documents, and one round of factual corrections within 14 days of delivery
Delivery	Within 5 working days of receiving your signed agreement, payment and all documents
Extra scenarios	For example a different equity split. Quoted and agreed with you before any extra work

Which section is yours?

>	If you are employed	go to Section B1
>	If you are self-employed and a director of your own limited company	go to Section B2
>	If you are self-employed as a sole trader	go to Section B3

Contractor, partnership or income from more than one source? Complete every section that applies and tell us what you do. Everyone completes Sections A, C and E. Complete Section D if it applies.

How to get started

1	Sign the agreement Read the service agreement and complete the signature page at the back of this pack.
2	Pay the fee Pay £250 using the bank details on the invoice sent with this pack. Use your surname as the reference.
3	Send your documents Use the checklist in this pack and fill in the questionnaire and spending pages.
4	We prepare your report We check everything, run the lender checks and send your report. We will tell you if anything is missing.

Important. Your home may be repossessed if you do not keep up repayments on your mortgage.

Your document checklist

Tick each item as you send it. Sections A, C and E are for everyone. In Section B, follow the route that matches how you earn. Anything you cannot get, tell us and we will find a way round it.

How to send things. Email info@makemymortgage.co.uk or send by WhatsApp. Clear photos are fine if every page and all four corners are visible. PDFs from HMRC and your bank are best. Please do not send passwords or online banking details. We do not need them.

A. Identity and consent

- ☐ **Photo ID**
Passport or full UK driving licence. A clear colour copy of the photo page or front and back.
- ☐ **Proof of address**
Bank statement, council tax bill or utility bill dated within the last 3 months, in your name.
- ☐ **Signed agreement**
The signature page at the back of this pack, completed and signed.
- ☐ **Payment of £250**
By bank transfer. Details are on the invoice.

B. Your income: follow the route that matches you

Choose one. If you are employed, complete B1. If you are self-employed and a director of your own limited company, complete B2. If you are self-employed as a sole trader, complete B3. Skip the other two.

B1. I am employed

- ☐ **Payslips for the last 3 months**
Showing your gross pay and deductions. Include any second job.
- ☐ **Latest P60**
Or your final payslip of the tax year if you do not have one.
- ☐ **Proof of bonus, commission or overtime**
Last 2 years of payslips or P60s if these make up part of your pay.
- ☐ **Employment contract or offer letter**
Only if you started your job in the last 6 months, are on probation, or are on a fixed-term or zero-hours contract.
- ☐ **Personal bank statements, last 3 months**
Showing your salary arriving. All pages, all accounts you use.

B2. I am self-employed and a director of my own limited company

- ☐ **SA302 tax calculations for the latest 2 tax years**
Normally 2025/26 and 2024/25 if your 2025/26 return is filed. If not, 2024/25 and 2023/24.
- ☐ **HMRC tax year overviews for the same years**
These must match your SA302s. Both documents are needed for each year.
- ☐ **Company accounts for the latest 2 years**
Including the profit and loss account and balance sheet. Accountant-prepared figures are fine if accounts are not yet filed.
- ☐ **Corporation tax computations (or CT600) for the same years**
From your accountant or your HMRC company tax account.
- ☐ **Your shareholding**
Your percentage of the company, and whether anyone else owns shares.
- ☐ **Business and personal bank statements, last 3 months**
All pages, all accounts, showing your salary and dividends.
- ☐ **Your accountant's name and email**
We may ask for a short letter confirming how your income is paid and that it is sustainable.

B3. I am self-employed as a sole trader

- ☐ **SA302 tax calculations for the latest 2 tax years**
Normally 2025/26 and 2024/25 if your 2025/26 return is filed. If not, 2024/25 and 2023/24. A third year helps if you have it.
- ☐ **HMRC tax year overviews for the same years**
These must match your SA302s. Both documents are needed for each year.
- ☐ **Full tax return (SA100) for the latest year**
Only if you have income from more than one source, for example rental or dividends.
- ☐ **Business bank statements, last 3 months**
All pages, showing your business takings.
- ☐ **Personal bank statements, last 3 months**
All accounts you use, including any joint account.
- ☐ **Your accountant's name and email**
If you use one. We may ask for a short letter confirming your income is sustainable.
- ☐ **Date you started trading and what the business does**
A line or two is enough.

Getting your SA302 and tax year overview. Sign in to your HMRC online account, open Self Assessment, and download the tax calculation (SA302) and the tax year overview for each year. Save them as PDFs. If your accountant files for you, ask them to send you both.

C. Your home and current mortgage

- ☐ **Latest mortgage statement**
Showing lender, balance, interest rate, when the rate ends, monthly payment, years left and any early repayment charge.
- ☐ **Who is on the mortgage and the property**
Names on the mortgage and on the deeds, and whether you own jointly.
- ☐ **Your estimate of the property value**
A recent valuation, or estimates from estate agents or online, with the source.
- ☐ **Any other loan secured on the property**
For example a second charge. Say none if there is none.

D. If your circumstances are changing (complete if it applies)☐**Outcomes being discussed**

For example you are separating and keep the home and buy your partner out, or the home is sold, or you are buying a new home. Use the questionnaire.

☐**Child and spousal maintenance**

Amounts paid or received. A Child Maintenance Service calculation or draft court order, and bank statements showing payments if they already happen.

☐**Childcare costs**

Monthly amount, with a recent invoice if you have one.

☐**Savings and funds you could use as a deposit**

Balances and where they are held.

E. Credit and commitments☐**Credit report**

Use the link we send you, or send us one dated within the last month from Experian, Equifax or TransUnion.

☐**Loans, cards and finance**

For each: lender, balance and monthly payment. Include car finance and buy now pay later.

☐**Debts shared with your partner**

Say who is expected to keep paying them after the change in your circumstances.

☐**Missed payments, defaults, CCJs, IVA or bankruptcy in the last 6 years**

Tell us even if you think it is minor. It is better we hear it from you.

About your situation

Write in the boxes, or just reply to us by email or WhatsApp with the answers. Short answers are fine. If you do not know something, write "not sure".

How you earn (employed, director of your own limited company, or sole trader) and your job or business	
Outcome(s) you want the report to show (for example, keep the home and buy out your partner)	
Share of the home equity you expect, if known (for example 50% or 60%)	
Children: how many, ages, and where they will live	
Maintenance you expect to pay or receive per month	
Childcare costs per month	
Savings or other money you could put towards a deposit	
Mortgage term you would like and the age you plan to stop work	
Your solicitor (name, firm) and any deadline for the report	
Anything else we should know (new business, a recent change in income, credit problems)	

Your monthly spending and debts

Lenders look closely at what you spend. Rough monthly figures are fine. Use what you expect after the change in your circumstances.

Monthly spending

Item	Per month (£)
Rent or current mortgage	
Council tax	
Gas, electricity, water	
Phone, broadband, TV	
Home and car insurance	
Food and household	
Fuel, travel and car costs	
Childcare and school costs	
Child or spousal maintenance paid	
Subscriptions and leisure	
Other regular costs (say what)	

Loans, credit cards and finance

Lender or type	Balance (£)	Per month (£)	Ends (date)	Joint? (Y/N)

Service agreement

Between **MakeMyMortgage Ltd** ("we", "us") and the client named on the signature page ("you"). Please read this carefully before you sign.

1. What we will do

We will prepare a written mortgage capacity report for you as an employed or self-employed borrower, setting out how much you could borrow in your sole name based on the circumstances you describe to us. It covers one scenario agreed with you and uses the information and documents you give us and lender criteria we check on the date of the report.

2. What the report is not

This service is not regulated by the Financial Conduct Authority. The report is not a personal recommendation for any particular type of mortgage or product. It is not a mortgage offer, an agreement in principle or a decision by any lender, and no lender is bound to lend to you. Any figure in it is subject, at the time of a future application, to full credit checks, evidence of earnings and affordability, lender eligibility and criteria, and prevailing interest rates, all of which may change. It is not legal, tax or accountancy advice, and it does not decide how any property or money should be divided. It is a report you commission for yourself. It is not an expert report under Part 25 of the Family Procedure Rules unless a court has directed one and we have agreed in writing to prepare it.

3. Fee and payment

The fee is £250. It is payable in advance by bank transfer, and we begin work only when we have received your signed agreement, the payment and your documents. It covers one scenario, review of your documents and one round of factual corrections requested within 14 days of delivery. Extra scenarios, or a report in a court-specific form, are quoted and agreed with you before we do any extra work. We do not accept cash.

4. Timing

We aim to deliver the report within 5 working days of receiving everything we need. Missing or unclear documents will delay it, and we will tell you promptly if anything is missing.

5. Your responsibilities

You must give us full, accurate and up-to-date information and documents, and tell us straight away if anything changes before we issue the report. We rely on what you give us and we do not audit it. If it is wrong or incomplete, the report may be wrong and a lender may later decline or reduce an application.

6. Identity and credit checks

We will verify your identity electronically and may obtain your credit report. These are soft checks that leave a record on your credit file but do not affect your credit score. By signing you consent to them.

7. How long the report stays valid

The report is valid only on the date it is produced. Lender criteria, interest rates and your circumstances change. If you need it refreshed, ask us and we will quote a reduced fee.

8. Who sees the report and who we act for

The report is for you. You may share it with your solicitor, mediator and the court. We act for you only. We will not share it or your information with your former partner or anyone else without your permission, and we do not act for your former partner.

9. Your information

We use your information to prepare the report and to meet our legal and regulatory duties. We keep records of this work for at least 3 years. Our privacy statement is on makemymortgage.co.uk and available on request.

10. Who we are

MakeMyMortgage Ltd is an Appointed Representative of the PRIMIS Mortgage Network, a trading name of Personal Touch Financial Services Ltd, authorised and regulated by the Financial Conduct Authority (Personal Touch FCA reference 187834).

MakeMyMortgage Ltd's own FCA reference is 815165. The capacity report service itself is not regulated by the FCA. If you later ask us to arrange a mortgage, that is a separate, regulated advice service and it applies. Our Terms of Business (Firm Disclosure Document) set out how, and any fee for that advice is agreed with you separately and in advance. Our Terms of Business are available on request.

11. Complaints

If you are unhappy with our service, tell us and we will deal with it under our complaints procedure. Contact help@makemymortgage.co.uk. Because this service is not regulated by the FCA, the Financial Ombudsman Service may not be able to consider a complaint about it. Section 4 of our Terms of Business explains how to complain about our regulated mortgage advice service.

12. Law

This agreement is governed by the law of England and Wales.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Agreement and signature page

Complete this page, sign it and send it back to **info@makemymortgage.co.uk**. You can type into the grey boxes if you open this PDF on a computer or phone. Sign by hand, or add your signature using your device.

Full legal name (including middle names)

Current address and postcode

Email

Mobile

Solicitor (name and firm), if any

Why I need the report (tick all that apply)

- | | |
|---|--|
| ☐ Settlement negotiations with my former partner | ☐ Mediation |
| ☐ Advice from my solicitor | ☐ Court proceedings |
| ☐ My own planning or a property purchase | |

How I earn (tick one)

- | | | |
|-----------------------------------|---|--------------------------------------|
| ☐ Employed | ☐ Director of my own limited company | ☐ Sole trader |
|-----------------------------------|---|--------------------------------------|

My declarations (tick each box)

- | |
|--|
| ☐ I have read and agree to the service agreement in this pack. |
| ☐ The information and documents I give you are full, accurate and complete, and I will tell you if anything changes. |
| ☐ I will pay the £250 fee by bank transfer before work starts. |
| ☐ I consent to identity checks and a soft credit check. |
| ☐ I understand this service is not regulated by the FCA, the report is not a personal recommendation or a mortgage offer, and any figure is subject to credit checks, evidence of earnings and affordability, lender criteria and interest rates at the time of a future application. My home may be repossessed if I do not keep up repayments on my mortgage. |

Client signature

Sign here, or type your full name in the grey box and tick that this is your signature

Date

- | |
|---|
| ☐ I have typed my name as my signature and intend it to have the same effect as a handwritten signature. |
|---|

For MakeMyMortgage Ltd

Ash Jensen, Director and Mortgage Adviser

We accept this instruction on the terms of the service agreement. Work begins when we have the signed agreement, payment and documents.