

AFFORDABILITY REPORT

Indicative Mortgage Capacity Report

Client Name Rachel Ashdown

Client Reference DEMO/2026/0417

Court Case Number XX26D00417

Date created 12 October 2026

SAMPLE REPORT

Important information about this report

This report is an estimate, not a recommendation or advice.

The maximum borrowing figure given is a calculated assessment of the amount a lender may be prepared to advance, based on whole-of-market sourcing tools and lenders' published affordability calculators. It is not a decision in principle, an agreement in principle, or a formal mortgage offer, and it does not commit any lender to lend. The amount a lender will actually offer may be higher or lower than the figure stated.

Any mortgage remains subject to full underwriting.

Before a formal offer is made, a lender will carry out its own assessment, including a full credit search, verification of income and expenditure, and a valuation of the property being purchased. The outcome of that process may differ from this assessment.

Interest rates and lending criteria change.

This report reflects the products, interest rates and lending criteria available on the date it was prepared. All of these change regularly, and a change in any of them will alter the amount that can be borrowed. This report should not be relied upon as an accurate reflection of borrowing capacity at a materially later date.

The report relies on the information provided.

This assessment is based entirely on the financial information supplied to me, as set out in the application attached to this document. The figures used have not been independently verified. If any income or expenditure is inaccurate, incomplete, or changes, the conclusions in this report may no longer be valid.

Regulatory status.

This report has been prepared as an informational document for use in family proceedings. It does not constitute regulated mortgage advice or a recommendation to enter into any particular mortgage contract.

Financial Details

Net Income	Annual	£48,000
	Per Month	£4,000
Expenses	Annual	£12,500
	Per Month	£1,042
Disposable Income	Per Month	£2,958

Mortgage Capacity

Mortgage Term	25 Years
Available Funds for Deposit	£85,000
Affordable Mortgage Payment	£1,775 pcm 60% of disposable income
Maximum Mortgage Capacity	£315,463

Maximum Mortgage Capacity is calculated using the selected term and affordable monthly payment, with a blended interest rate for a 2 year fixed product, sourced on 24/08/2026. For more detail on the calculation, see the back page.

Target Property Value

Target Property Value	£385,000
Mortgage Required	£300,000
Loan to Value Percentage	77.9%

Indicative Mortgage Products



Nationwide BS

2 Year Tracker Rate Mortgage

Initial 2 years	£1,625.66 per month (4.22% Tracker)
After 2 years	£2,003.44 per month (6.49% Variable)
Fees & Charges	£1,014.00



Halifax

2 Year Tracker Rate Mortgage

Until Dec 2028	£1,628.40 per month (4.23% Tracker)
After Dec 2028	£2,135.17 per month (7.24% Variable)
Fees & Charges	£1,599.00



Nationwide BS

2 Year Tracker Rate Mortgage

Initial 2 years	£1,637.46 per month (4.29% Tracker)
After 2 years	£2,004.38 per month (6.49% Variable)
Fees & Charges	£1,014.00



Virgin Money

2 Year Tracker Rate Mortgage

Until Dec 2028	£1,652.71 per month (4.39% Tracker)
After Dec 2028	£2,046.58 per month (6.74% Variable)
Fees & Charges	£1,024.00



NatWest

3 Year Tracker Rate Mortgage

Until Jan 2029	£1,657.69 per month (4.41% Tracker)
After Jan 2029	£2,046.35 per month (6.74% Variable)
Fees & Charges	£1,025.00 (ERC payable until 31 Jan 2029)

Disclaimer

Important Notice

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Mortgage Data

Mortgage pricing data is provided by Twenty7tec, one of the leading providers of mortgage sourcing solutions in the UK. All mortgage rates are sourced in real time and may reflect products which are no longer available. The inclusion of indicative products or pricing does not confirm eligibility for those products for any given individual. All data in this report is not financial advice and individuals should always seek qualified guidance from a regulated professional when considering mortgage lending.

Maximum Capacity Calculation

The maximum mortgage capacity is calculated using the present value of an annuity formula, with the values for affordable monthly payment and total number of payments derived from the input data. We use Twenty7Tec to source new lowest mortgage rates daily at multiple levels of loan to value (LTV). These are sourced for 2 year fixed rates with a property valued at £500,000 on a 25 year term. We use industry standard LTV shelves of 95%, 90%, 85%, 75% and 60%. For our maximum capacity we calculate using an average of these values as LTV is not defined in this scenario. For reference the rates used in this report are provided below, and were sourced on 24/08/2026.

95% LTV	5.2%
90% LTV	4.73%
85% LTV	4.44%
75% LTV	4.43%
60% LTV	4.32%
Average	4.62%