

Mortgage Affordability Report

Report Generated: 20 September 2025, 10:29

Financial Summary

Annual Gross Income: £100,000.00

Deposit Amount: £60,000.00

Existing Monthly Debts: £500.00

Affordability Analysis

Assumed Interest Rate: 5.00%

Maximum Loan Amount: £450,000.00

Total Affordable Property Value: £510,000.00

Estimated Monthly Payment: £2,415.70

Debt-to-Income (DTI) Ratio: 34.99%

Scenario Analysis

Scenario: Base Case

Property Value: £510,000

Monthly Payment: £2,416

Scenario: High Interest Rate (+1.5%)

Property Value: £510,000

Monthly Payment: £2,844

Scenario: Lower Deposit (-£10,000)

Property Value: £500,000

Monthly Payment: £2,416

