

Affordability calculator

Find out how much your client could borrow

Latest version 28/10/2018

Results

The maximum we can lend your client is: **£541,081**

The amount is only an indication of how much we may be able to lend; it is not an agreement to lend. Consideration of a mortgage application would be subject to our mortgage lending policy and a credit check where the outstanding credit commitments will be considered.

View our [evidence requirements guide](#).

Mortgage details

Date created	07 March 2019 at 23:30
Is it a single or joint application?	Single
Mortgage type	Purchase
Number of financial dependants	1
Method of repayment	Capital and interest
Loan term	20 years
Deposit and/or equity	£200,000
Help to Buy: equity loan scheme?	No
Will your client own any other properties on completion of this mortgage?	No

Annual gross income

Your client's main annual income	
Permanent employment - basic salary	£100,000

Monthly deductions

Monthly deductions shown on the payslip before tax	£0
Monthly deductions shown on the payslip after tax	£0

Student loans?	No
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Monthly net income

On completion of the mortgage will the applicant's main residence be in Scotland?	No
Total monthly net income from all sources based on our calculation	£5,501

Commitments

Please enter the total monthly payments for all credit commitments excluding credit cards and mortgages on other properties	£0
Please enter the total combined outstanding balance for all credit cards	£0

Expenditure

Monthly committed expenditure	
Do you want to enter any monthly committed expenditure?	No