

# Your Mortgage Appointment Checklist

This checklist can help you prepare for your mortgage appointment, as we'll be asking you questions about your current circumstances and needs, and what you want from a mortgage. If you need more information, give us a call on 03450 50 50 62 or visit [leedsbuildingsociety.co.uk](http://leedsbuildingsociety.co.uk).

Your monthly budget
What's your income? (Salary, pensions, overtime etc)
Are you self-employed? If you are, we'll need details of your profit and income for the last 3 years
What are your regular outgoings? (Such as loans or credit cards, and anything else you spend on each month other than your mortgage and household bills)
What's your budget? Do you want to pay more, the same or less? If interest rates rise, can you afford to pay more?
Do you have savings? What are your plans for these?

Other questions to consider
<ul style="list-style-type: none"> <li>• What term would you like to repay your mortgage over? Is there a reason for this length of term?</li> <li>• Are you planning on making any overpayments? Either regularly or one-off</li> <li>• Do you expect any significant changes to your income or outgoings, such as a promotion or children going to school?</li> <li>• Do you have any plans to move in the future or carry out work on your home?</li> </ul>

If the property is Let or to be Let
What's the current or expected rental income you'll receive from the property?
What's the current or expected demand for the rental of the property?
How would you manage your mortgage payments if the following happened?
<ul style="list-style-type: none"> <li>• Interest rate rises</li> <li>• Rental voids</li> <li>• Rental arrears</li> </ul>



**THE MORTGAGED PROPERTY (WHICH MAY BE YOUR HOME) MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Applicants must be aged 18 or over. Mortgages are subject to eligibility, status and financial standing. Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. The Society's main business is the provision of savings products, mortgages and general insurance. You can check this on the Financial Services Register by visiting the FCA website at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling 0800 111 6768. Buy to Let mortgages which are for business purposes are exempt from FCA Rules. Head office: 105 Albion Street, Leeds LS1 5AS. We may monitor and/or record your telephone conversation with the Society to ensure consistent service levels (including colleague training).