BRIGHT MONEY INDEPENDENT

Mortgage Capacity Reports for Financial Remedy proceedings

Mortgage Capacity Report

Client: **Sarah Whitfield** · Reference: **BMR-4821** Date prepared: 13 August 2026

Report type: Standard MCR

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01 COVER

Client name	Sarah Whitfield
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Phone	07700 900123
Date of birth	1984-06-12
Report type	Standard MCR
Solicitor email	j.hart@example-law.co.uk
Case reference	FR-2026-00418

02 EXPERT QUALIFICATIONS

Darren Meehan CeMAP is a qualified mortgage adviser and Director of Bright Money Independent Ltd, authorised and regulated by the Financial Conduct Authority (FCA No. 578068) as an Appointed Representative of Sesame Ltd. The firm holds Professional Indemnity insurance of £2,000,000. Darren has advised on residential and specialist mortgage lending since 2010 and regularly prepares expert Mortgage Capacity Reports for use in Financial Remedy proceedings.

03 INTRODUCTION

This report has been prepared for Sarah Whitfield in connection with ongoing Financial Remedy proceedings. It sets out the maximum residential mortgage capacity available to the applicant across the mainstream and specialist lender panels, based on the information provided and the assessed criteria of major UK lenders as at the date of preparation.

04 INFORMATION PROVIDED — INCOME

Employment type	Employed
Gross annual salary	£120,000
Child Benefit (annual)	£1,331
Maintenance received	£650/mo · Court-ordered
Pension monthly	£0

Net and disposable income

Net income is calculated on the same basis used in the affordability assessment: PAYE income tax and National Insurance are deducted from taxable income, with Child Benefit and maintenance received treated as non-taxable.

Item	Amount
Gross annual income (total assessable)	£129,131/yr
Estimated net (take-home) income	£7,441/mo
Less: total monthly debt servicing	−£472/mo
Less: maintenance paid	−£0/mo
Less: childcare costs	−£420/mo
Less: other committed outgoings	−£0/mo
Net disposable income after debts and commitments	£6,549/mo

05 OTHER RELEVANT FACTORS

Dependent children	2 (ages 9, 12)
Childcare costs	£420/mo
Credit profile	Clean
Adverse credit severity	None
Adverse credit types	—
Buying timeline	3-6 months

06 INFORMATION PROVIDED — LIABILITIES

- ✓ Credit card balance: £4,200 (assessed at 1% — £42/mo)
- ✓ HP / car finance: £245/mo (28 months remaining)
- ✓ Personal loan: £180/mo (34 months remaining)

✓ Overdraft: £500

Total monthly debt servicing (approx.): £472/mo

07 MAXIMUM MORTGAGE AVAILABLE

Lender	Maximum capacity	Status / notes
Lender A	£759,000	Auto-calculated — confirm
Lender B	£624,000	Auto-calculated — confirm
Lender C	£540,000	Auto-calculated — confirm
Panel average	£624,000	~£3,558/mo

08 MORTGAGE CAPACITY — COMMENTARY

09 SCENARIO ANALYSIS

Scenario	Indicative capacity	Basis
AUTO-SCENARIO 1 — current position	£624,000	Baseline panel average on disclosed figures
AUTO-SCENARIO 2 — disclosed debts cleared	£687,000	Assumes credit cards, loans and HP settled
AUTO-SCENARIO 3 — without maintenance income	£555,000	Maintenance received excluded from assessable income

10 METHODOLOGY NOTES

Capacity figures are produced by running the applicant's income and commitments through Affordability Brain, which returns live sourcing across 50+ UK residential lenders based on each lender's published criteria, stress rates and income multiples. Panel-average figures cited elsewhere in this report are calibrated against the top mainstream residential lenders and are indicative only.

11 IMPORTANT WARNINGS

Actual lender decisions depend on full underwriting, credit checks and lender criteria at the point of application. Interest rates, product availability and lender criteria change frequently. This report should be treated as a snapshot valid for 90 days from the date of preparation.

12 DISCLAIMER

This report is provided in the capacity of an independent mortgage expert and does not constitute an offer of finance. It has been prepared solely for use in the Financial Remedy proceedings identified above.

13 STATEMENT OF TRUTH

I confirm that the contents of this report are a true and accurate reflection of my professional opinion, based on the information provided to me and the lender criteria known to me at the date of this report.

Signed: ______________________________

Name: Darren Meehan CeMAP / Clementine Palmer CeMAP

Date: ___________________

14 OTHER SERVICES

Bright Money Independent Ltd, trading as BrightMCR, provides mortgage advice, remortgage & buyout advice, debt consolidation reviews and family protection (life, critical illness and income protection) advice through BrightCap Partners. Contact mcr@bmimoney.co.uk or 01235 754475.

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