

STANDARD FINANCIAL STATEMENT FOR MEATH COUNTY COUNCIL BORROWERS

Section A: Account & Borrower Details

Borrower Information:	Borrower 1	Borrower 2
Name		
Property Address		
Details of Property: Type (House/Apt)		
Number of bedrooms		
Mortgage Account Reference No(s)		
Full Monthly Mortgage Repayment Due (€)		
PPS Number		
Home Telephone		
Mobile		
Work Telephone		
E-Mail		
Marital Status		
Date of Birth (D.O.B.)		
D.O.B. of dependent Children	/ /	/ /
	/ /	/ /
	/ /	/ /
	/ /	/ /
Total number in household		
Employed Y/N: If self -employed give details		
In Permanent employment Y/N		
Name of Employer		
If unemployed date of unemployment		
Reason (s) for Review / Arrears		

Monthly Income Calculation:

IF PAID FORTNIGHTLY CALCULATE YOUR MONTHLY INCOME AS FOLLOWS:
 FORTNIGHTLY INCOME x 26 / 12 = MONTHLY INCOME

IF PAID WEEKLY CALCULATE YOUR MONTHLY INCOME AS FOLLOWS:
 WEEKLY INCOME x 52 / 12 = MONTHLY INCOME

SECTION B: YOUR MONTHLY INCOME

	Borrower 1	Borrower 2	Total	<i>Office Use Only</i>
Gross Monthly Salary (before tax and any other deductions at source)				
Net Monthly Salary (after tax and any other deductions at source)				
Monthly Social Welfare Benefits				
Children Allowance				
Mortgage Interest Supplement				
Family Income Supplement				
Maintenance				
Other, e.g Pension, Room Rent, Grants, Letting of property, Income from others residing at property (Please Specify)				
Total Monthly Income:				
<i>Office Use Only</i>				

EVIDENCE REQUIRED BY THE MORTGAGE SUPPORT UNIT AS PROOF OF MONTHLY INCOME:

		Borrower 1 Please tick	Borrower 2 Please tick
3 Most Recent Payslips and/or	YES/NO		
3 Most Recent Social Welfare Slips	YES/NO		
Bank Statement for previous 6 months	YES/NO		

Section C: Monthly Household Expenditure

IF YOUR UTILITY BILLAS ARE EVERY 2 MONTHS CALCULATE YOUR MONTHLY BILL BY DIVIDING BY 2

IF YOU HAVE ANNUAL BILLS CALCULATE YOUR MONTHLY BILL BY DIVIDING BY 12

Mortgage:	Average Monthly Charge	Arrears (where Applicable)	Office Use Only
Current Monthly Mortgage Instalment			
Utilities:			
Electricity			
Gas / Oil			
Phone (Landline & Internet)			
TV / Cable			
Mobile Phone			
Refuse Charges			
TV Licence			
Household:			
Childcare e.g creche			
Elderly care (e.g carer, nurseing home fees etc)			
Food/Housekeeping/Personal Care			
Clothing and Footwear			
Household Repairs/Essential Maintenance			
Transport Costs:			
Petrol			
Motor Insurance / Tax / NCT			
Rail/Bus/Taxi Costs (including school transport costs)			
Car Maintenance / Repairs			
Car Parking and Tolls			
Education:			
Books			
School / College Fees			
Uniforms			
Other such as voluntary contributions, school outings			
Medical:			
Medical Expenses and Prescription Charges			
Health Insurance			
Other:			
Property Service / Management Charges			
House Insurance			
Contents Insurance			
Life Assurance			
Club Membership such as Sports Clubs			
Pension Contribution			
Maintenance paid to spouse / child (if applicable)			
Local Property Tax			
<u>Total Monthly Expenditure:</u>			
<i>Office Use Only</i>			

What steps have been taken or are proposed to take to reduce expenditure e.g renogiated loans etc:

*NOTE - Evidence may be requested by the Mortgage Support Unit in respect of some of the above items listed

Section D: Your Current Monthly Debt Payment

Debt Type	Monthly Repayments		Remaining Term	Original Loan Amount	Total Outstanding Balance	Arrears Balance	Lender	Purpose of Loan	Currently Restructured Y/N	Payment Protection Insurance Y/N
	Due	Paying								
Credit Union (1)	/									
Credit Union (2)	/									
Credit Union (3)	/									
Overdraft	/									
Hire Purchase	/									
Store Card	/									
Catalogue Debt	/									
Credit Card (1)	/									
Credit Card (2)	/									
Personal Loan (1)	/									
Personal Loan (2)	/									
Personal Loan (3)	/									
Loans from family / friends	/									
Mortgage debt on property other than primary residence	/									
Other Debt (Please specify)	/									
Total Debt Payments	/									

***NOTE - EVIDENCE OF ALL LOANS LISTED NEEDS TO BE ATTACHED TO RETURNED FORM**

Section E: *Property Assets (other than Primary Residence)

Property	Address	Date of Purchase	Current Value (estimated)	Loan Balance	Arrears Balance	Monthly Mortgage Repayments
1						
2						

***NOTE - IF APPLICABLE, PLEASE NOTIFY THE MORTGAGE SUPPORT UNIT AS FURTHER INFORMATION WILL BE REQUIRED**

Section F: Non-Property Assets

Asset Type	Original Cost/Value	Current Estimated Value	Net Monthly Income	Please give any relevant Details
Savings/deposits/current account/Credit Union				
Shares				
Motor Vehicles				
Redunancy Payment(s)				
Long-term investment(s)				
Other Investment(s)				
Other Assets (e.g Stock, Machinery etc)				
Total of Non-Property Assets:				

Section G: Financial Statement Summary	
Total Monthly Income (Total of Section B)	€
Less Current Monthly Mortgage Repayment and Monthly Expenditure (Total of Section C)	€
Less Monthly Debt Due (Total of Section D)	€
Total Surplus/Deficit	€

I hereby declare that the information provided above is correct to the best of my knowledge:

Signature of Borrower (1) _____	Date: ___/___/___
Signature of Borrower (2) _____	Date: ___/___/___

I/we understand that the information provided will only be used for the purpose of assisting my lender to assess my financial situation under its Mortgage Arrears Resolution Process.

Protecting Your information:
 "Your lender will keep your information confidential and will only use this information for the purpose of assisting you in accordance with its Mortgage Arrears Resolution Process in accordance with your lender's obligations under the Data Protection Acts 1988 and 2003. For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at www.dataprotection.ie"

I declare that the information I have provided represents my/our financial situation, and commit to informing my lender if my/our situation changes.

The local authority may from time to time make searches against you on the records held by the Irish Credit Bureau. When such a search is made the Irish Credit Bureau will keep a record for a period (usually for a year) that the search has been made. The local authority may also provide information to the Irish Credit Bureau concerning this application and the manner in which the Account is conducted. Where granted before 2009, your loan and repayment details will not have been previously reported by your local authority to the Irish Credit Bureau. For this the local authority requires your consent. Please note that if you do not consent the local authority may not be able to consider your application.

You have the right at any time to request from the Irish Credit Bureau a copy of any "personal data" within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that the Irish Credit Bureau holds about you (for which they may charge a small fee) and to have inaccuracies in that information corrected.

I/We authorise the local authority to carry out credit reference searches against me/us. I/We acknowledge that the Irish Credit Bureau will record that such a search has been made and disclose that fact to their members for a period of at least one year. I/We also authorise the local authority to provide information concerning this application and the conduct of the Account to the Irish Credit Bureau.

I consent to Meath County Council conducting a credit reference check:

Signature of Borrower (1) _____	Date: ___/___/___
Signature of Borrower (2) _____	Date: ___/___/___

Office Use Only:	
Mortgage Arrears Support Officer: _____	
Date credit check requested: ___/___/___	Date credit check returned: ___/___/___