



STANDARD FINANCIAL STATEMENT FOR MEATH COUNTY COUNCIL BORROWERS			
Section A: Account & Borrower Details			
	Borrower Information:	Borrower 1	Borrower 2
A1	Name		
A2	Property Address		
A3	Details of Property: Type (House/Apt) Number of bedrooms		
A4	Mortgage Account Reference No(s)		
A5	Full Monthly Mortgage Repayment Due (€)		
A6	PPS Number		
A7	Home Telephone		
A8	Mobile		
A9	Work Telephone		
A10	E-Mail		
A11	Marital Status		
A12	Date of Birth (D.O.B.)		
A13	D.O.B. of dependent Children	/ /	/ /
		/ /	/ /
		/ /	/ /
		/ /	/ /
A14	Total number in household		
A15	Employed Y/N: If self-employed give details		
A16	In Permanent employment Y/N		
A17	Name of Employer		
A18	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	Office Use Only
B1	Gross Monthly Salary (before tax and any other deductions at source)				
B2	Net Monthly Salary (after tax and any other deductions at source)				
B3	Monthly Social Welfare Benefits				
B4	Children Allowance				
B5	Mortgage Interest Supplement				
B6	Family Income Supplement				
B7	Maintenance				
B8	Other, e.g., Pension, Room Rent, Grants, Letting of property, Income from others residing at property (Please Specify)				
<b>Total Monthly Income:</b>					
<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	Date Received
1	4 Most Recent Payslips and/or	YES/NO			
2	4 Most Recent Social Welfare Slips	YES/NO			
3	Notice of Assessment if Self Employed	YES/NO			
4	Bank Statement for previous 6 months	YES/NO			
5	Up to date Statements of all outstanding Loans, Credit Cards, etc.	YES/NO			



Section C: Monthly Household Expenditure				
IF YOUR UTILITY BILLS AS 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				
		Average Monthly Charge	Arrears (where Applicable)	Office Use Only
	<b>Utilities:</b>			
C1	Electricity			
C2	Gas / Oil			
C3	Phone (Landline & Internet)			
C4	TV / Cable			
C5	Mobile Phone			
C6	Refuse Charges			
C7	TV Licence			
	<b>Household:</b>			
C8	Childcare e.g., creche			
C9	Elderly care (e.g., carer, nursing home fees etc)			
C10	Food/Housekeeping/Personal Care			
C11	Clothing and Footwear			
C12	Household Repairs/Essential Maintenance			
	<b>Transport Costs:</b>			
C13	Petrol			
C14	Motor Insurance / Tax / NCT			
C15	Rail/Bus/Taxi Costs (including school transport costs)			
C16	Car Maintenance / Repairs			
C17	Car Parking and Tolls			
	<b>Education:</b>			
C18	Books			
C19	School / College Fees			
C20	Uniforms			
C21	Other such as voluntary contributions, school outings			
	<b>Medical:</b>			
C22	Medical Expenses and Prescription Charges			
C23	Health Insurance			
	<b>Other:</b>			
C24	Property Service / Management Charges			
C25	House Insurance			
C26	Contents Insurance			
C27	Life Assurance			
C28	Club Membership such as Sports Clubs			
C29	Pension Contribution			
C30	Maintenance paid to spouse / child (if applicable)			
C31	Local Property Tax			
	<b>Total Monthly Expenditure:</b>			





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	Secured Y/N	Currently Restructured Y/N	Payment Protection Insurance Y/N
		Due	Paying								
D1	Mortgage	/									
D2	Credit Union (1)	/									
D3	Credit Union (2)	/									
D4	Credit Union (3)	/									
D5	Overdraft	/									
D6	Hire Purchase	/									
D7	Store Card	/									
D8	Catalogue Debt	/									
D9	Credit Card (1)	/									
D10	Credit Card (2)	/									
D11	Personal Loan (1)	/									
D12	Personal Loan (2)	/									
D13	Personal Loan (3)	/									
D14	Loans from family / friends	/									
D15	Mortgage debt on property other than primary residence	/									
D16	Other Debt (Please specify)	/									
D17	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
E1	1						
E2	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
F1	Savings/deposits/current account/Credit Union				
F2	Shares				
F3	Motor Vehicles				
F4	Redundancy Payment(s)				
F5	Long-term investment(s)				
F6	Other Investment(s)				
F7	Other Assets (e.g., Stock, Machinery etc)				
F8	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 authorise Meath County Council to seek and receive any information which Meath County Council may require from my/our employers or from the Department of Social, Community and Family Affairs, Credit Reference Agencies or from any source in relation to expenditure/income.

I/We are aware that the inclusion of any false or misleading information, or exclusion of vital information, could invalidate the application. Failure to co-operate in the Mortgage Arrears Resolution Process (MARP) or breach of any the Mortgage Arrears Resolution Process (MARP) agreement may result in the Council commencing legal action for repossession.

I/We are aware that the exercise of the terms of the Mortgage Arrears Resolution Process (MARP) will result in additional interest costs over the term of the loan and an increase in the monthly instalment when the mortgage returns to normal.

I/We are aware that the mortgage protection premiums must be paid during the term of the Mortgage Arrears Resolution Process (MARP).

I/We accept that the application will be based on all household income and agree to submit details of all household income.

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 (MARP).

**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 2018. For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at "[www.dataprotection.ie](http://www.dataprotection.ie)"

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

The local authority may from time to time make searches against you on the records held by Credit Reference Agencies. When such a search is made, the Credit Reference Agencies 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 Credit Reference Agencies 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 Credit Reference Agencies. 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 Credit Reference Agencies, 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 Credit Reference Agencies hold 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 Credit Reference Agencies 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 credit reference agencies.

**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: \_\_\_\_/\_\_\_\_/\_\_\_\_