



Standard Financial Statement for Laois County Council Borrowers

| Section A: Account & Borrower Details | | | |
|---------------------------------------|---|------------|------------|
| | Borrower Information: | Borrower 1 | Borrower 2 |
| A1 | Name | | |
| A2 | Property Address | | |
| A3 | Mortgage Account Reference No(s) | | |
| A4 | PPS Number | | |
| A5 | Monthly Mortgage Repayments Due (€) | | |
| A6 | Home Telephone | | |
| A7 | Mobile | | |
| A8 | Work Telephone | | |
| A9 | E-mail | | |
| A10 | Marital Status | | |
| A11 | Date of Birth | | |
| A12 | Age of dependent Children | DD/MM/YY | DD/MM/YY |
| | | DD/MM/YY | DD/MM/YY |
| | | DD/MM/YY | DD/MM/YY |
| | | DD/MM/YY | DD/MM/YY |
| A13 | Total number in household | | |
| A14 | Employed Y/N: If self - employed give details | | |
| A15 | In Permanent employment Y/N | | |
| A16 | Name of Employer | | |
| A17 | 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 income as follows:

Weekly income x 52 / 12 = Monthly Income

| Section B: Your Monthly Income | | | | |
|--------------------------------|---|------------|------------|-------|
| | | Borrower 1 | Borrower 2 | Total |
| 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 (Please Specify) | | | |
| B9 | Total Monthly Income: | | | |

| Evidence required by the Mortgage Support Unit as proof of monthly income: | | | |
|--|--|--|--|
| 3 Payslips and/or | | | |
| 3 Social Welfare Slips and/or | | | |
| Bank Statement for previous 6 months (if applicable) | | | |

Section C: Monthly Household Expenditure

If your utility bills 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

| | Utilities: | Average Charge | Arrears (where Applicable) |
|-----|--|----------------|----------------------------|
| C1 | Electricity | | |
| C2 | Gas /Oil | | |
| C3 | Phone (Landline & Internet) | | |
| C4 | TV / Cable | | |
| C5 | Mobile Phone | | |
| C6 | Refuse Charges | | |
| C7 | TV Licence | | |
| | Household: | | |
| 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 | | |
| | Transport Costs: | | |
| 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 | | |
| | Education: | | |
| C18 | Books | | |
| C19 | School / College Fees | | |
| C20 | Uniforms | | |
| C21 | Other e.g. voluntary contributions, school outings | | |
| | Medical: | | |
| C22 | Medical Expenses and Prescription Charges | | |
| C23 | Health Insurance | | |
| | Other: | | |
| 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 | | |
| C32 | Lifestyle Expenses (e.g. family events, Christmas, Birthdays, eating out etc.) | | |
| | Total Monthly Expenditure : | | |

What steps has been taken or propose to be taken to reduce expenditure e.g renegotiated loans etc:

*NOTE - Evidence may be requested by the Mortgage Support Unit in

| Section E: *Property Assets (other than Primary Residence) | | | | | | |
|---|---------|------------------|---------------------------|--------------|-----------------|------------------|
| | Address | Date of Purchase | Current Value (estimated) | Loan Balance | Arrears Balance | Monthly Mortgage |
| E1 | | | | | | |
| E2 | | | | | | |
| * If applicable, please notify Laois County Council 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 Total Monthly Expenditure (Total of Section C) | € |
| Sub-Total | € |
| Less Mortgage Repayments and 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 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 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 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 any credit reference agency 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 such a credit reference agency 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 our credit reference searches against me/us. I/We acknowledge that such 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 credit reference agencies.

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

| | |
|---------------------------------|-------------|
| Signature of Borrower (1) _____ | Date: _____ |
| Signature of Borrower (2) _____ | Date: _____ |