Standard Financial Statement for Local Authority Borrowers

Section A: Account & Borrower Details					
	Borrower Information:	Borrower 1	Borrower 2		
A1	Name				
A2	Property Address				
A 3	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

Sect	Section B: Your Monthy 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:				
Bank Statements, for all bank accounts held, for				
6 months				
Revolut Statements for 6 months				
Payslips for 6 months				
Social Welfare Statement, if in receipt of any				
Social Welfare payments, for 6 months				
Details of any other income you are in receipt of				
Statement for any loans dating back 6 months,				
the outstanding balance, and the duration left				
on the loan				

2 Gas /Oil 33 Phone (Landline & Internet) 24 TV / Cable 25 Mobile Phone 26 Refuse Charges 27 TV Licence Household:	Section C: Monthly Household Expenditure				
Utilities: Average Charge Arrears (where Applicable) 1 Electricity	lf your	utility bills are every 2 months calculate your monthly bill by divid	ing by 2		
Utilities: Charge Applicable) 1 Electricity Image: Charge and	lf you	have annual bills calculate your monthly bill by dividing by 12			
1 Electricity Image: Content of the second sec					
2 Gas /Oil 33 Phone (Landline & Internet) 24 TV / Cable 25 Mobile Phone 26 Refuse Charges 27 TV Licence 4 Household: 28 Childcare e.g creche 29 Elderly care (e.g carer, nursing home fees etc) 210 Food/Housekeeping/Personal Care 211 Clothing and Footwear 212 Household Repairs/Essential Maintenance 213 Petrol 214 Motor Insurance / Tax / NCT 215 Rail/Bus/Taxi Costs (including school transport costs) 216 Car Maintenance / Repairs 217 Car Parking and Tolls 218 Books 219 School / College Fees 210 Uniforms 211 Other e.g. voluntary contributions, school outings Medical Medical 220 Medical Expenses and Prescription Charges 231 Medical Expenses and Prescription Charges 242 Medical Expenses and Prescription Charges 253 Houst Insurance 254 <th></th> <th>Utilities:</th> <th>Charge</th> <th>Applicable)</th>		Utilities:	Charge	Applicable)	
3 Phone (Landline & Internet) 4 TV / Cable 5 Mobile Phone 6 Refuse Charges 7 TV Licence Household:	C1	Electricity			
24 TV / Cable Image: Comparison of Comp	C2	•			
5 Mobile Phone Image: Constraint of the system of the	C3				
6 Refuse Charges 7 TV Licence Household:	C4	TV / Cable			
7 TV Licence Household:	C5	Mobile Phone			
Household:Image: Constraint of the system of th	C6	Refuse Charges			
28 Childcare e.g creche	C7	TV Licence			
29 Elderly care (e.g carer, nursing home fees etc) 210 Food/Housekeeping/Personal Care 211 Clothing and Footwear 212 Household Repairs/Essential Maintenance 213 Petrol 214 Motor Insurance / Tax / NCT 215 Rail/Bus/Taxi Costs (including school transport costs) 216 Car Maintenance / Repairs 217 Car Parking and Tolls 218 Books 219 School / College Fees 210 Uniforms 211 Other e.g. voluntary contributions, school outings Medical: Medical 223 Health Insurance 234 Health Insurance 235 House Insurance 246 Contents Insurance 257 House Insurance 260 Contents Insurance 271 Life Assurance 272 Life Assurance 273 Health Insurance 274 Property Service / Management Charges 275 House Insurance 276 Contents Insurance 277 Life Assurance					
10 Food/Housekeeping/Personal Care 11 Clothing and Footwear 12 Household Repairs/Essential Maintenance 13 Petrol 13 Petrol 14 Motor Insurance / Tax / NCT 15 Rail/Bus/Taxi Costs (including school transport costs) 16 Car Maintenance / Repairs 17 Car Parking and Tolls Education: Image: Comparison of Cost Cost Cost Cost Cost Cost Cost Cost	C8	Childcare e.g creche			
Clothing and Footwear Image: Clothing and Footwear 11 Clothing and Footwear 12 Household Repairs/Essential Maintenance 13 Petrol 14 Motor Insurance / Tax / NCT 15 Rail/Bus/Taxi Costs (including school transport costs) 16 Car Maintenance / Repairs 17 Car Parking and Tolls Education: Image: Clothere Repairs 19 School / College Fees 20 Uniforms 21 Other e.g. voluntary contributions, school outings Medical: Image: Clothere Repairs 22 Medical Expenses and Prescription Charges 23 Health Insurance 0ther: Image: Clothere Repairs 24 Property Service / Management Charges 25 House Insurance 26 Contents Insurance 27 Life Assurance 28 Club Membership such as Sports Clubs 29 Pension Contribution 30 Maintenance paid to spouse / child (if applicable) 31 Local Property Tax 32 Total Monthly Expenditure :	C9				
12 Household Repairs/Essential Maintenance Transport Costs:	C10	Food/Housekeeping/Personal Care			
Transport Costs:Image: Content of the system of	C11	Clothing and Footwear			
13 Petrol Image: Second S	C12	Household Repairs/Essential Maintenance			
14 Motor Insurance / Tax / NCT Image: Stress of the s		Transport Costs:			
115 Rail/Bus/Taxi Costs (including school transport costs) 116 Car Maintenance / Repairs 117 Car Parking and Tolls Education: Image: Content of Cont	C13	Petrol			
Car Maintenance / Repairs	C14	Motor Insurance / Tax / NCT			
17 Car Parking and Tolls Education:	C15	Rail/Bus/Taxi Costs (including school transport costs)			
Education:	C16	Car Maintenance / Repairs			
218 Books	C17	Car Parking and Tolls			
School / College Fees		Education:			
20 Uniforms	C18	Books			
221 Other e.g. voluntary contributions, school outings	C19	School / College Fees			
Medical:	C20	Uniforms			
222 Medical Expenses and Prescription Charges Image: Constant of the system of th	C21	Other e.g. voluntary contributions, school outings			
223 Health Insurance Other: 0 Other: Other: 224 Property Service / Management Charges Other: 225 House Insurance Other: 226 Contents Insurance Other: 227 Life Assurance Other: 228 Club Membership such as Sports Clubs Other: 229 Pension Contribution Other: 230 Maintenance paid to spouse / child (if applicable) Other: 231 Local Property Tax Image: Content the steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated		Medical:			
Other:Other:C24Property Service / Management ChargesC25House InsuranceC26Contents InsuranceC27Life AssuranceC28Club Membership such as Sports ClubsC29Pension ContributionC30Maintenance paid to spouse / child (if applicable)C31Local Property TaxTotal Monthly Expenditure :What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated	C22	Medical Expenses and Prescription Charges			
C24 Property Service / Management Charges Imagement Charges C25 House Insurance Imagement Charges C26 Contents Insurance Imagement Charges C26 Contents Insurance Imagement Charges C27 Life Assurance Imagement Charges C27 Life Assurance Imagement Charges C28 Club Membership such as Sports Clubs Imagement Charges C29 Pension Contribution Imagement Charges C30 Maintenance paid to spouse / child (if applicable) Imagement Charges C31 Local Property Tax Imagement Charges Total Monthly Expenditure : Imagement Charges Imagement Charges What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated Imagement Charges	C23	Health Insurance			
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 Total Monthly Expenditure : Vhat steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated		Other:			
C26 Contents Insurance	C24				
C27 Life Assurance Image: constraint of the system C28 Club Membership such as Sports Clubs Image: constraint of the system C29 Pension Contribution Image: constraint of the system C30 Maintenance paid to spouse / child (if applicable) Image: constraint of the system C31 Local Property Tax Image: constraint of the system Total Monthly Expenditure : Image: constraint of the system What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated	C25				
C28 Club Membership such as Sports Clubs	C26				
C29 Pension Contribution C30 Maintenance paid to spouse / child (if applicable) C31 Local Property Tax Total Monthly Expenditure : Image: Comparison of the steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated	C27				
C30 Maintenance paid to spouse / child (if applicable) C31 Local Property Tax Total Monthly Expenditure : Image: Comparison of the steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated	C28				
C31 Local Property Tax Total Monthly Expenditure : What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated	C29				
Total Monthly Expenditure :What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated	C30				
What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated	C31				
		Total Monthly Expenditure :			
oans etc:	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 Mertgage Support Unit in					

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Sec	ection D: Your Current Monthly Debt Payment									
	Debt Type	Monthly Repayments	Remaining Term	Total Outstanding Balance	Arrears Balance	Lender	Purpose of Loan	Secured? Y/N	Currently Restructured Y/N	Payment Protection Insurance Y/N
		Due Being Paid								
D1	Mortgage									
D2	Credit Union (1)									
D3	Credit Union (2)									
D4	Overdraft									
D5	Hire Purchase									
D6	Store Card									
D7	Catalogue Debt									
D8	Credit Card (1)									
D9	Credit Card (2)									
D10	Personal Loan (1)									
D11	Personal Loan (2)									
D12	Personal Loan (3)									
D13	Loans from family / friends									
D14	Mortgage debt on property other than primary residence									
D15	Other Debt (Please specify)									
D16	Total Debt Payments:									

Section E: *Property Assets (other than Primary Residence)						
	Address	Date of Purchase	Current Value (estimated)	Loan Balance	Arrears Balance	Monthly Mortgage
E1						
E2						
* If a	If applicable, please notify Dublin City Council as further information will be required					

Sec	ection 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 Asset	s:					

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 (1)	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 credit reference agencies.

I consent to [name of lender] conducting a credit reference check:

Signature of Borrower (1)	Date:
Signature of Borrower (1)	Date: