



Standard Financial Statement
This Statement is for use in the MARP

Section A: Account & Borrower Details

Section A: Account & Borrower Details			
	Borrower Information:	Borrower 1	Joint Borrower/ Spouse/Partner
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		
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	Joint Borrower/ Spouse/ Partner	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:			
4 Payslips and/or			
4 Social Welfare Slips and/or			
Notice of Assessment if Self Employed			
Bank Statements for previous 6 months (if applicable)			
Up to date Statements of all outstanding loans, credit cards etc.			

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		
	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 respect of some of the above items listed**

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

	Address	Date of Purchase	Current Value (estimated)	Loan Balance	Arrears Balance	Monthly Mortgage Repayments
E1						
E2						

*If applicable, please notify Fingal 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 (For office use only)

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 authorise Fingal County Council to seek and receive any information which Fingal 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 MARP process or breach of any MARP agreement may result in the Council commencing legal action for repossession.

I/We are aware that Fingal County Council strongly recommended that I/We seek independent legal and financial advice before agreeing to MARP arrangement.

I/We are aware that the exercise of the terms of the 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 mortgage protection premiums must be paid during the term of the MARP.

I/we accept that this 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.

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 Fingal County Council to carry out 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 Fingal County Council to provide information concerning this application and the conduct of the Account to credit reference agencies.

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

Signature of Borrower (1) _____

Date: _____

Signature of Borrower (1) _____

Date: _____

Please return the completed Standard Financial Statement and enclosures to Fingal County Council, Housing Department, Mortgage Support Team, Grove Road, Blanchardstown, Dublin 15.

