

Standard Financial Statement for Local Authority 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		
	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 Kildare County Council**

Section 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 applicable, please notify Kildare 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 Kildare County Council 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 Kildare County Council if my situation changes.

Kildare County Council 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. Kildare County Council 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 Kildare County Council requires your consent. Please note that if you do not consent Kildare County Council 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 Kildare 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 Kildare County Council to provide information concerning this application and the conduct of the Account to credit reference agencies.

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

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