



Standard Financial Statement

Section A: Account & Borrower Details

Borrower Information:		Borrower 1	Borrower 2
A1	Name		
A2	Mortgage Account Reference No (s)		
A3	Outstanding Mortgage Balance (€)		
A4	Estimated Current Value of Primary Residence (€)		
A5	Monthly Mortgage Repayments Due (€)		
A6	Correspondence Address		
A7	Property Address if different to correspondence Address		
	<i>Please indicate preferred contact method</i>		
A8	Home Telephone		
A9	Mobile		
A10	Work Telephone		
A11	E-mail		
A12	Marital Status		
A13	Date of birth	DD/MM/YYYY	DD/MM/YYYY
A14	No. and age of dependent children	Child1 Child 2 Child 3 Child 4	
A15	Total number in household		
A16	Employed Y/N; if self-employed give details		
A17	Occupation (if unemployed give previous occupation)		
A18	In Permanent employment Y/N		
A19	Name of Employer & Length of Service		
A20	Reason(s) for Review/Arrears		

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) ⁶			
B3	Monthly Social Welfare Benefits <i>Please list</i>			
B3 (a)	Benefit-			
B3 (b)	Benefit-			
B3 (c)	Benefit-			
B4	Child Benefit			
B5	Mortgage Interest Supplement			
B6	Family Income Support			
B7	Maintenance			
B8	Other, e.g. Pension, room rent, grants (Please Specify)			
B9	Monthly Income from Property assets (other than primary residence) (see E5)			
B10	Monthly income from non-property assets (see F8)			
B11	Total Monthly Income (sum of B2 to B10)			G1

⁶ Do not include any deductions made from your salary at source (e.g., pension contribution, health insurance etc.) anywhere else on this form.

Section C: Monthly Household Expenditure

	Average Charge ⁷	Arrears (where applicable)
Utilities		
C1 Electricity		
C2 Gas /Oil		
C3 Phone (Landline & Internet) ⁸		
C4 TV/Cable ³		
C5 Mobile Phone		
C6 Refuse Charges		
C7 TV Licence		
Household		
C8 Childcare		
C9 Elderly care (e.g., carer, nursing home fees etc)		
C10 Food/Housekeeping/Personal Care		
C11 Clothing and Footwear		
C12 Household Repairs/Maintenance		
Transport Costs		
C13 Petrol		
C14 Motor Insurance /Tax/NCT		
C15 Rail/Bus/Taxi Costs (including school transport costs for children)		
C16 Car Maintenance/Repairs		
C17 Car Parking and Tolls		
Primary Residence Mortgage-related Costs		
C18 Mortgage Protection/Endowment Premium		
C19 Payment Protection		
C20 House Insurance		
Education		
C21 Books		
C22 School/ College Fees		

C23	Uniforms		
C24	Extra Curricular activities (e.g. school outings)		
C25	Other (e.g. voluntary contributions)		
Medical			
C26	Medical Expenses and Prescription Charges ⁹		
C27	Health Insurance ¹⁰		
Social			
C28	Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)		
C29	Club membership		

⁷ Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.

⁸ Please identify if these bills are bundled.

⁹ Medical expenses include dentist, optician and any other costs related to health.

¹⁰ Do not include if Health Insurance is deducted from your wages at source, (i.e., if it has already been deducted from B2)

C30	Other - <i>please specify</i>		
		Average Charge	Arrears (where applicable)
	Other		
C31	Life Assurance		
C32	Pension Contribution ¹¹		
C33	Maintenance paid to spouse/child (if applicable)		
C34	Rent		
C35 (a)	Property Service/Management Charges		
C35 (b)	Other - <i>please specify</i>		
C35 (c)	Other - <i>please specify</i>		
C36	Monthly expenditure on property assets (see E5)		
C37	Monthly Savings		
C38	Total Monthly Expenditure (sum of C1 to C37)		G2

Please provide details of any steps you have already taken to reduce your monthly expenditure and the savings you have achieved:

Please provide details of any steps you propose to take to reduce your monthly expenditure and the savings you expect to achieve:

¹¹ Do not include if Pension Contribution is deducted from your wages at source,(i.e., if it has already been deducted from B2)

Section D: Your Current Monthly Debt Payments

	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 for Primary Residence		G4								
D2	Court Mandated Debt (Please Specify) ¹²										
D3	Court Mandated Debt										
D4	Credit Union										
D5	Credit Union										
D6	Overdraft										
D7	Hire Purchase										
D8	Store Card										
D9	Catalogue Debt										
D10	Credit Card 1										
D11	Credit Card 2										
D12	Credit Card 3										
D13	Personal Loan 1 (please specify)										
D14	Personal Loan 2 (Please specify)										
D15	Personal Loan 3 (please specify)										
D16	Loans from family/ friends										

¹² e.g., fines, instalment orders, judgements

17	Mortgage Debt on property other than primary residence (see E5)										
	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 €								
D18	Other Debt (please specify)										
D19	Other Debt										
D20											
D21											
D22	Total (sum of D2 to D21)		G5								

Section E: Property Assets (other than Primary Residence)

	Property (give details below)	Property Type (e.g. Buy to let)	Owner- ship Type ¹³	Current Value (est) ¹⁴ €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure (e.g., upkeep, maintenance)	Re- structured Y/N	Monthly Mortgage Payments		Lender	For Sale Y/N
										Due €	Being Paid €		
E5	Total							B9		C36			D17

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					
F2	Shares					
F3	Motor Vehicle (s)					
F4	Redundancy Payment(s)					
F5	Long-term investment (s)					
F6	Other investment(s)					
F7	Other Assets (e.g., stock, machinery etc)					
F8	Total (sum of F1 to F7)				B 10	

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Please provide any other information which you believe to be relevant to above:

Protecting Your Information

Michael Dowling Mortgage & Financial Services Ltd will keep your information confidential and will only use this Information for the purpose of providing debt management services to you and in accordance with our Debt Management Firm'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/WE confirm we have read and understood the companies Terms of Business prior to appointing Michael Dowling Mortgage & Financial Services Ltd and providing the above information.
- I /WE wish to appoint Michael Dowling Mortgage & Financial Services Ltd to act as my Debt Management firm in relation to reviewing my financial affairs.
- I/WE understand that the information provided will be used for the purpose of assisting Michael Dowling Mortgage & Financial Services Ltd to assess my financial situation and share this information with my Lender to support any recommendation made on my/our behalf.
- I/We declare that the information I/we have provided represents my/our financial information.

Signed: _____

Signed _____

Date: _____

**PLEASE RETURN THE COMPLETED
FORM WITH THE FOLLOWING**

CHECKLIST

- Photo ID
- Address Verification
- 3 months Current a/c Statements
- P60
- 3 recent payslips;
- Proof of Social Welfare Payments
- Lender statements
- Lender correspondence
- Solicitors correspondence
- Any other relevant information

Section G: Financial Statement Summary (TO BE COMPLETED BY DOWLING FINANCIAL)

G1	Total Monthly Income (B11)	
G2	Less Total Monthly Expenditure (C38)	()
G3	Sub-Total (G1 minus G2)	
G4	Less Mortgage Repayments Due (D1)	()
G5	Less Other Monthly Debt Due (D22)	()
G6	Total Surplus/Deficit (subtract G4 and G5 from G3)	