

# Industry Standard Financial Statement

This Statement is for use in the MARP



## Section A:

## Account & Borrower Details

### Borrower Information:

### Borrower 1

### Borrower 2

<b>A1</b>	Name	<input type="text"/>	<input type="text"/>
<b>A2</b>	Mortgage Account Reference No (s)	<input type="text"/>	
<b>A3</b>	Outstanding Mortgage Balance (€)	<input type="text"/>	
<b>A4</b>	Estimated Current Value of Primary Residence (€)	<input type="text"/>	
<b>A5</b>	Monthly Mortgage Repayments Due (€)	<input type="text"/>	
<b>A6</b>	Correspondence Address	<input type="text"/>	<input type="text"/>
<b>A7</b>	Property Address (if different to correspondence Address)	<input type="text"/>	
		Please [✓] preferred contact method	Please [✓] preferred contact method
<b>A8</b>	Home Telephone	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
<b>A9</b>	Mobile Telephone	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
<b>A10</b>	Work Telephone	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
<b>A11</b>	E-mail Address	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
<b>A12</b>	Marital Status	<input type="text"/>	<input type="text"/>
<b>A13</b>	Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>A14</b>	No. and age of dependent children	No. <input type="text"/> Child 1 <input type="text"/> yrs Child 2 <input type="text"/> yrs Child 3 <input type="text"/> yrs Child 4 <input type="text"/> yrs Child 5 <input type="text"/> yrs Child 6 <input type="text"/> yrs	No. <input type="text"/> Child 1 <input type="text"/> yrs Child 2 <input type="text"/> yrs Child 3 <input type="text"/> yrs Child 4 <input type="text"/> yrs Child 5 <input type="text"/> yrs Child 6 <input type="text"/> yrs
<b>A15</b>	Total number in household	No. <input type="text"/>	No. <input type="text"/>
<b>A16</b>	Employed Y/N If self-employed give details	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>
<b>A17</b>	Occupation (if unemployed give previous occupation)	<input type="text"/>	<input type="text"/>
<b>A18</b>	In Permanent employment	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>A19</b>	Name of Employer & Length of Service	<input type="text"/>	<input type="text"/>
<b>A20</b>	Reason(s) for Review/ Arrears	<input type="text"/>	

## Section B:

## Your Monthly Income

	Borrower 1	Borrower 2	Total
<b>B1</b> Gross Monthly Salary (before tax and any other deductions at source)	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B2</b> Net Monthly Salary (after tax and any other deductions at source) <sup>1</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B3</b> Monthly Social Welfare Benefits (Please list)			
(a) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B4</b> Child Benefit	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B5</b> Mortgage Interest Supplement	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B6</b> Family Income Support	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B7</b> Maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B8</b> Other, e.g. Pension, Room Rent, Grants (Please Specify)			
(a) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>B9</b> Monthly Income from Property assets (other than primary residence) (see E5)			<input type="text"/>
<b>B10</b> Monthly Income from Non-Property assets (see F8)			<input type="text"/>
<b>B11 Total Monthly Income</b> (sum of B2 to B10)			<b>G1</b> <input type="text"/>

<sup>1</sup> 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 <sup>2</sup>	Arrears (where applicable)
<b>Utilities</b>		
<b>C1</b> Electricity	<input type="text"/>	<input type="text"/>
<b>C2</b> Gas /Oil	<input type="text"/>	<input type="text"/>
<b>C3</b> Phone (Landline & Internet) <sup>3</sup>	<input type="checkbox"/>	<input type="text"/>
<b>C4</b> TV/Cable <sup>3</sup>	<input type="checkbox"/>	<input type="text"/>
<b>C5</b> Mobile Phone	<input type="text"/>	<input type="text"/>
<b>C6</b> Refuse Charges	<input type="text"/>	<input type="text"/>
<b>C7</b> TV Licence	<input type="text"/>	<input type="text"/>
<b>Household</b>		
<b>C8</b> Childcare	<input type="text"/>	<input type="text"/>
<b>C9</b> Elderly care (e.g. carer, nursing home fees etc)	<input type="text"/>	<input type="text"/>
<b>C10</b> Food/Housekeeping/Personal Care	<input type="text"/>	<input type="text"/>
<b>C11</b> Clothing and Footwear	<input type="text"/>	<input type="text"/>
<b>C12</b> Household Repairs/Maintenance	<input type="text"/>	<input type="text"/>
<b>Transport Costs</b>		
<b>C13</b> Petrol	<input type="text"/>	<input type="text"/>
<b>C14</b> Motor Insurance /Tax/NCT	<input type="text"/>	<input type="text"/>
<b>C15</b> Rail/Bus/Taxi Costs (including school transport costs for children)	<input type="text"/>	<input type="text"/>
<b>C16</b> Car Maintenance/Repairs	<input type="text"/>	<input type="text"/>
<b>C17</b> Car Parking and Tolls	<input type="text"/>	<input type="text"/>
<b>Primary Residence Mortgage-related Costs</b>		
<b>C18</b> Mortgage Protection/Endowment Premium	<input type="text"/>	<input type="text"/>
<b>C19</b> Payment Protection	<input type="text"/>	<input type="text"/>
<b>C20</b> House Insurance	<input type="text"/>	<input type="text"/>
<b>Education</b>		
<b>C21</b> Books	<input type="text"/>	<input type="text"/>
<b>C22</b> School/ College Fees	<input type="text"/>	<input type="text"/>
<b>C23</b> Uniforms	<input type="text"/>	<input type="text"/>
<b>C24</b> Extra Curricular activities (e.g. school outings)	<input type="text"/>	<input type="text"/>
<b>C25</b> Other (e.g. voluntary contributions)	<input type="text"/>	<input type="text"/>
<b>Medical</b>		
<b>C26</b> Medical Expenses and Prescription Charges <sup>4</sup>	<input type="text"/>	<input type="text"/>
<b>C27</b> Health Insurance <sup>5</sup>	<input type="text"/>	<input type="text"/>
<b>Social</b>		
<b>C28</b> Lifestyle Expenses (e.g. family events, Christmas, Birthdays, eating out etc.)	<input type="text"/>	<input type="text"/>
<b>C29</b> Club membership	<input type="text"/>	<input type="text"/>
<b>C30</b> Other - please specify	<input type="text"/>	<input type="text"/>
(a)	<input type="text"/>	<input type="text"/>
(b)	<input type="text"/>	<input type="text"/>
(c)	<input type="text"/>	<input type="text"/>

<sup>2</sup> Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.

<sup>3</sup> Please identify if these bills are bundled.

<sup>4</sup> Medical expenses include dentist, optician and any other costs related to health.

<sup>5</sup> Do not include if Health Insurance is deducted from your wages at source (i.e. if it has already been deducted from B2).

**Section C:****Monthly Household Expenditure** (continued)

	<b>Average Charge<sup>2</sup></b>	<b>Arrears (where applicable)</b>
<b>Other</b>		
<b>C31</b> Life Assurance	<input type="text"/>	<input type="text"/>
<b>C32</b> Pension Contribution <sup>6</sup>	<input type="text"/>	<input type="text"/>
<b>C33</b> Maintenance paid to spouse/child (if applicable)	<input type="text"/>	<input type="text"/>
<b>C34</b> Rent	<input type="text"/>	<input type="text"/>
<b>C35</b> Property Service/Management Charges	<input type="text"/>	<input type="text"/>
Other - please specify		
(a) <input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <input type="text"/>	<input type="text"/>	<input type="text"/>
<b>C36</b> Monthly expenditure on property assets (see E5)	<input type="text"/>	<input type="text"/>
<b>C37</b> Monthly Savings	<input type="text"/>	<input type="text"/>
<b>C38 Total Monthly Expenditure</b> (sum of C1 to C37)	<b>G2</b> <input type="text"/>	

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:

<sup>6</sup> 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 (Years and Months)	Total Outstanding Balance €	Arrears Balance €	Lender	Purpose of Loan	Secured	Currently Restructured	Payment Protection Insurance
	Due €	Being Paid €								
D1 Mortgage for Primary Residence		G4						YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D2 Court Mandated Debt 1 (Please Specify) <sup>7</sup>								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D3 Court Mandated Debt 2 (Please Specify) <sup>7</sup>								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D4 Credit Union								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D5 Credit Union								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D6 Overdraft								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D7 Hire Purchase								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D8 Store Card								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D9 Catalogue Debt								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D10 Credit Card 1								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D11 Credit Card 2								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D12 Credit Card 3								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D13 Personal Loan 1 (please specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D14 Personal Loan 2 (please specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D15 Personal Loan 3 (please specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D16 Loans from family/friends								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D17 Mortgage Debt on property other than primary residence (see E5)		E5						YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D18 Other Debt (please specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D19								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D20								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D21								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D22 Total (sum of D2 to D21)		G5								

<sup>7</sup> e.g. fines, instalment orders, judgements

**Section E:**

**Property Assets (other than Primary Residence)**

	Property (give details below)	Property Type (e.g. Buy to let)	Ownership Type <sup>8</sup>	Current Value (est) <sup>9</sup> €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure (e.g. upkeep, maintenance) €	Restructured		Monthly Mortgage Payments		Lender	For Sale	
									YES	NO	Due €	Being Paid €		YES	NO
E1	1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
E2	2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
E3	3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
E4	4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	YES <input type="checkbox"/>	NO <input type="checkbox"/>
E5	Total						<b>B9</b> <input type="text"/>	<b>C36</b> <input type="text"/>				<b>D17</b> <input type="text"/>			

**Property Assets (other than Primary Residence)**

Property	Address	Date of Purchase
1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>

- MONTHLY INCOME AND EXPENDITURES RELATED TO PROPERTY ASSETS SHOULD ALSO BE INCLUDED IN SECTIONS B AND C RESPECTIVELY
- MONTHLY MORTGAGE REPAYMENTS RELATING TO PROPERTY ASSETS SHOULD BE INCLUDED IN SECTION D

<sup>8</sup> For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(s), please state the % amount that is owned.

<sup>9</sup> Please provide a reasonable estimate of the current value of these assets.

**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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F2 Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F3 Motor Vehicle (s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F4 Redundancy Payment(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F5 Long-term Investment(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F6 Other Investment(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F7 Other Assets (e.g. stock, machinery etc)				
(a)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F8 Total (sum of F1 to F7)			<b>B10</b> <input type="text"/>	

**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:

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

Start Mortgages 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](http://www.dataprotection.ie)

**I declare that the information I have provided represents my/our financial situation, and commit to informing Start Mortgages if my/our situation changes.**

**I/we consent to Start Mortgages conducting a credit reference check.**

Signed:	<input type="text"/>	Signed:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>

[Note: Declarations confirming the accuracy of the information provided and consent to a credit reference check must be completed for every SFS. Any other declarations requiring the consumer's signature (for example to give permission for the lender to contact other parties regarding the borrowers financial situation) must be optional (i.e. a lender cannot deem the SFS to be incomplete if such declarations are not signed by the consumer).]

## Section G:

## Financial Statement Summary (for office use only)

<b>G1</b> Total Monthly Income (B11)	<input type="text"/>
<b>G2</b> Less Total Monthly Expenditure (C38)	<input type="text"/>
<b>G3</b> Sub-Total (G1 minus G2)	<input type="text"/>
<b>G4</b> Less Mortgage Repayments Due (D1)	<input type="text"/>
<b>G5</b> Less Other Monthly Debt Due (D22)	<input type="text"/>
<b>G6</b> Total Surplus/Deficit (subtract G4 and G5 from G3)	<input type="text"/>

## Guiding Principles for completing the SFS

1. We at Start Mortgages are fully committed to working with customers who are in, or are facing, financial difficulties with their mortgage repayments in order that a mutually-acceptable arrangement can be agreed. We will actively encourage contact with such customers through web sites, media and printed material.
2. We have specially-trained personnel in our offices and branches, including specialised telephone contact points, to deal with customers facing or in financial difficulties.
3. This Standard Financial Statement (SFS) is designed to assist you in setting out your current financial circumstances.
4. We consider that the completion of the SFS is a serious undertaking and we will work with you to ensure that the information is accurate, enabling us to work with you to determine the most appropriate and viable option in each particular customer case.
5. The easiest way to see where you stand financially is to gather all the relevant information and documents so that you can write down all the money you have coming in and going out each month and complete an SFS. (If your income is weekly, multiply it by 52 and divide the result by 12 to get your monthly income.)
6. In the SFS you will have to provide information on your current income, expenses and other amounts you owe and any assets you own. It is important that you include all of your basic living expenses. You are also encouraged to ensure that you are maximising your income, including what social welfare entitlements you may be eligible for such as Mortgage Interest Supplement (see [www.keepingyourhome.ie](http://www.keepingyourhome.ie)).
7. It is important to fill out the SFS fully and accurately and to provide any relevant documentation that we may need to assess your situation; we will only seek information that is relevant to this assessment.
8. Your completed SFS and other factors relating to your case will be assessed by our Arrears Support Unit which will decide whether or not an alternative repayment arrangement is necessary and, if so, what type(s) of alternative repayment arrangement(s) appropriate to your circumstances can be made available.
9. If an alternative repayment arrangement is not offered to you, we will give you a reason for that decision in writing. You will have the right to appeal that decision; you may appeal to us initially and subsequently to the Financial Services Ombudsman.
10. If you require further information, you can avail of support material available through a number of sources including our website [www.start.ie](http://www.start.ie), or [www.keepingyourhome.ie](http://www.keepingyourhome.ie). You can also seek independent advice from MABS ([www.mabs.ie](http://www.mabs.ie)) or an appropriate alternative. If you give us your written consent we will liaise with a third party, nominated by you, to act on your behalf.