

Information to help you with completing the Standard Financial Statement**Please read carefully**

To complete the SFS, please use the Guide to completing a Standard Financial Statement published by the Central Bank and available on its website at:

<https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations#standard-financial-statement>

We at Ulster Bank Ireland DAC are committed to working with customers who are in or facing financial difficulties to find a solution where that is possible. Before you complete this Standard Financial Statement (**SFS**), please read the following information which will assist you with understanding the document.

What is this Standard Financial Statement?

This SFS helps you set out your financial situation. After you complete it, we will assess your information as part of the Mortgage Arrears Resolution Process (**MARP**). We will then explore what type of alternative repayment arrangement (**ARA**), from the options we offer, that is appropriate and sustainable for your individual circumstances. While it may look like a lot of information to provide, we only ask for the information we really need to help us to assess your financial situation and find, when possible, a suitable solution for you.

Where can I find more information on the MARP?

- Our MARP brochure. <https://www.ulsterbank.ie/content/dam/Ulster/documents/RI-Region/ri-personal-ulst-brochures/mortgage-arrears-and-resolution-process-marp-ULST1185RI.pdf> The MARP brochure also provides useful information in the case where no alternative solution is offered to you.
- The Central Bank's guide to the CCMA which outlines your protections when experiencing difficulties with your mortgage: <https://www.centralbank.ie/docs/default-source/consumer-hub-library/dealing-with-mortgage-debt/code-of-conduct-on-mortgage-arrears---a-consumer-guide.pdf?sfvrsn=8>

What supports are available to help me complete the SFS?

The Central Bank's Guide to completing a Standard Financial Statement at:

<https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations#standard-financial-statement>

Check our website for the range of the supports we provide.

<https://www.ulsterbank.ie/help-and-support/struggling-financially.html#strug>

Who do I contact if I have a question?

If you have any questions, please contact us at

- From the Republic of Ireland on 1800-435-763
- From outside the Republic of Ireland on 00 353 317 092 118

Our lines are open from 9am to 5pm Mon.Tue.Thu. and Fri. and 9:45am to 5pm on Wed. (excluding bank holidays). Calls are recorded for training and monitoring purposes. We have specially trained staff to deal with customers experiencing financial difficulties and can help you with completing your SFS.

What's in the SFS?

Please fill out all sections of the SFS fully and accurately and provide any documents that we may need to assess your financial circumstances. Any missing documents will slow down the assessment of your SFS. The Table below outlines the content of each section of the SFS along with key points for you to note.

For information, all the terms in blue are explained in **Appendix 1** available at the end of this document. Please refer to this Appendix as you complete the SFS.

Appendix 2 provides a checklist of all documents which may be required to complete your SFS. Please note we may request additional documents from you if necessary to the assessment of your SFS

Section	This section asks for?	Tick when completed
Section A My details	Details about your personal circumstances, your name, address, occupation and the number of people living in your household	[]
Section B My mortgage	Details about your mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property you own. This section also helps you to better understand the key elements of your mortgage	[]
Section C My monthly income	Details on all your monthly income	[]
Section D My monthly household expenditure	Details of all your expenditure or outgoings, calculated on a monthly basis. Details of all expenses that may be incurred during the expected period of financial difficulty should be included in the SFS	[]
Section E My monthly debt payments	Details about monthly amounts of all your other debt repayments (other than your mortgage repayment on your primary residence)	[]
Section F My other properties	Details on properties you own which are not your primary residence	[]
Section G My other assets	Details of all other assets you own, either on your own or with someone else for example savings, cars, and shares	[]
Section H Summary of your SFS	This section will help you to review the figures you inputted in sections B, C, D and E	[]

Section A: My details

Borrower information:		Borrower 1	Borrower 2
A1	Name		
A2	Correspondence Address - this address will be used for all correspondence relating to this SFS.		
A3	Property Address if different to correspondence address		
		<i>Please indicate preferred contact method</i>	
A4	Home Telephone		
A5	Mobile		
A6	Email		
A7	Marital Status		
A8	Date of Birth		
A9	Total number of all persons in household		
A10	No. and age of dependants	Dependant 1 Dependant 2 Dependant 3 Dependant 4	
A11	Are any of these dependants in third level education? [Yes/No] If Yes, please provide the number of expected years remaining.		
A12	Are any of these dependants or persons living in the household without being a dependant financially contributing to the household on a monthly basis? [Yes/No] If Yes, please include the monthly contribution in field C8		
A13	Do any of these dependants have medical or care needs that have an impact on your financial situation? [Yes/No] If Yes, please include the monthly cost of any related medical expenses in field D4.		
A14	Are you currently employed? [Yes/No] If you are self-employed, please indicate if you are a sole trader, own a company (limited or unlimited), or are in partnership		
A15	What is your current occupation? If you are unemployed or retired, please advise this in the first instance but also include your previous occupation		
A16	Are you in permanent employment? [Yes/No]		

Section A: My details

		Borrower 1	Borrower 2
A17	Name of Current Employer (if employed)		
A17	Length of service with current employer (if employed)	<i>Please tick one option</i>	<i>Please tick one option</i>
		Unemployed [<input type="checkbox"/>]	Unemployed [<input type="checkbox"/>]
		Less than 1 year [<input type="checkbox"/>]	Less than 1 year [<input type="checkbox"/>]
		1 – 2 yrs. [<input type="checkbox"/>]	1 – 2 yrs. [<input type="checkbox"/>]
		3 – 4 yrs. [<input type="checkbox"/>]	3 – 4 yrs. [<input type="checkbox"/>]
		5 – 6 yrs. [<input type="checkbox"/>]	5 – 6 yrs. [<input type="checkbox"/>]
		7 – 8 yrs. [<input type="checkbox"/>]	7 – 8 yrs. [<input type="checkbox"/>]
		9 – 10 yrs. [<input type="checkbox"/>]	9 – 10 yrs. [<input type="checkbox"/>]
	More than 10 yrs. [<input type="checkbox"/>]	More than 10 yrs. [<input type="checkbox"/>]	More than 10 yrs. [<input type="checkbox"/>]
A18	For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply	<i>Tick each relevant item</i>	<i>Tick each relevant item</i>
		[..] Unemployment	[..] Unemployment
		[..] Reduced Income	[..] Reduced Income
		[..] Illness	[..] Illness
		[..] Divorce/Separation	[..] Divorce/Separation
		[..] Bereavement	[..] Bereavement
		[..] School/College Fees	[..] School/College Fees
		[..] Household bills	[..] Household bills
		[..] Other (Please specify)	[..] Other (Please specify)
	Please specify for 'Other'		
A19	How long do you expect these difficulties to continue? (If you are not in a position to answer this question, please contact your mortgage provider to seek support on how to answer this question)	<i>Please tick one option</i>	<i>Please tick one option</i>
		0 – 3 months [<input type="checkbox"/>]	0 – 3 months [<input type="checkbox"/>]
		3 – 6 months [<input type="checkbox"/>]	3 – 6 months [<input type="checkbox"/>]
		6 – 12 months [<input type="checkbox"/>]	6 – 12 months [<input type="checkbox"/>]
		12+ months [<input type="checkbox"/>]	12+ months [<input type="checkbox"/>]

Section B: My mortgage

This section relates to the mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property in the State you own

B1	Mortgage provider	Ulster Bank Ireland DAC		
B2	Mortgage Account Reference Number(s)			
B3	Account reference of any other mortgage account(s) on your primary residence (for example top-up account)	1.	6.	
		2.	7.	
		3.	8.	
		4.	9.	
		5.	10.	
B4	Total outstanding mortgage balance (€) (do not include arrears) This total should include the balances of B2 and B3 (if applicable)			
B5	Estimated current value of primary residence (€)			
B6	Monthly Mortgage Repayments Due (€) The figure included in B6 will also have to be reported in field H4 of section H: summary of my financial situation.			H4
B7	Monthly mortgage repayments being paid (€) What are you currently paying each month? If you are paying the expected amount, this figure will be the same as in row B6. If you are paying a different amount than the one stated in row B6, it is this different amount that you have to insert here			
B8	Remaining Term of Mortgage This is the duration of time (in months) you still have to pay your mortgage. This information can be provided by your mortgage provider			
B9	Current Interest Rate (%). Is this rate fixed or variable? <i>Please select Variable for tracker rate.</i>			
		Interest Rate Type (please tick either Fixed, Variable or part fixed part variable for each account)		Interest Rate (%)
	Account number(s)			
	1.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
	2.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
	3.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
	4.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
	5.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
	6.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
	7.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
	8.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	
9.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>		
10.	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>		
B10	Arrears Balance (€) (if applicable) Please engage with your mortgage provider to obtain this figure			
B11	Is your mortgage currently restructured? [Yes/No]			
B12	Do you have a Payment Protection Insurance policy? [Yes/No]			

Section C: My monthly income

If you face seasonal or irregular income, please engage with your mortgage provider for further assistance on completing this section.

Please consult the SFS consumer Guide on how to calculate monthly income

		Borrower 1	Borrower 2	Total €
C1	Gross monthly salary (for self-employed please refer to Revenue Form 11)			
C2	Net monthly salary (for self-employed please refer to Revenue Form 11)			
C3	Monthly social welfare benefits. Please list under rows C3 a,b & c below. Please indicate the name of each social welfare benefit e.g. Disability Allowance or One-Parent Family Payment			
C3 (a)	Benefit - amount			
	Benefit - description			
C3 (b)	Benefit - amount			
	Benefit - description			
C3 (c)	Benefit - amount			
	Benefit – description			
C4	Child Benefit			
C5	Mortgage Interest Supplement			
C6	Working Family Payment			
C7	Maintenance received Include any regular maintenance received; please provide evidence of the payments e.g. bank statement with the payment being made into your account			

Section C: My monthly income

		Borrower 1	Borrower 2	Total €	
C8	Other income - amount				
	Other Income – description For example pension, room rent (for primary residence), grants, financial contribution from dependants. Please do not repeat any monthly income already covered under previous headings above				
C9	Monthly rental income (from other properties) (report figure from F5)				
C10	Monthly income from non-property assets (report figure from G7)				
C11	Total Monthly Income (sum of C2 to C10)				H1

Section D: My monthly household expenditure - Guidance

The figures you include in section D are based on your household's individual circumstances. When calculating the average monthly cost for each of the expenses, you should seek to include the examples of items listed below in your figure for 'average monthly cost'. To calculate your monthly average costs consult the SFS Guide at:

<https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations#standard-financial-statement>

You only need to include costs that are relevant to your household.

	Expense	Examples of items to include in average monthly cost figure
D1	Food	Groceries, takeaways and eating out (restaurants, cafés, canteens)
D2	Clothing	Clothes and footwear
D3	Personal care	Personal hygiene, baby/infant costs and grooming items
D4	Health	Medicines and medical visits and appointments
D5	Household goods	Furniture, appliances, cleaning products
D6	Household services	Bin charges, household repairs and maintenance, local property tax, management fees, TV licence, TV channels and streaming services, bank charges or fees
D7	Communications	Phone (mobile and landline) and internet
D8	Education	Uniforms, books, school/college/course fees and contributions, extracurricular activities and costs linked to 3rd level accommodation
D9	Transport	Petrol, motor tax, NCT, vehicle repairs and maintenance, parking and tolls, public transport costs (including school transport), taxis, rental costs
D10	Household Energy	Electricity and home heating
D11	Insurance and Pension	Any type of insurance, including motor, home, health, mortgage protection, payment protection, income protection, life assurance, pension contribution, where not deducted from salary at source
D12	Savings	
D13	Social inclusion and participation	Social events, sports and hobbies, special occasions such as Christmas or any religious holidays and birthdays, and other events or activities
D14	Childcare	
D15	Rent	For example, in the case of separated borrowers, where one borrower is not living in the household and is paying rent for other accommodation
D16	Other	Any other expenses not already captured. May include maintenance paid to spouse/child, costs associated with another property, elderly care, nursing home fees, carer fees, legal costs, children's/teenagers' pocket money

Section D: My monthly household expenditure

Please read the guidance above before you fill in this section

		Average Monthly Cost €	Arrears € (where applicable)
D1	Food		
D2	Clothing		
D3	Personal Care		
D4	Health		
D5	Household Goods		
D6	Household Services		
D7	Communications		
D8	Education		
D9	Transport		
D10	Household Energy		
D11	Insurance and Pension		
D12	Savings		
D13	Social Inclusion and Participation		
D14	Childcare		
D15	Rent		
D16	Other expenditure - amount		
	Other expenditure - description		
D17	Total Monthly Expenditure (sum of D1 to D16)		H2

If there is any additional information not captured above that may impact your monthly expenditure, please include here [you may also use this text box to explain a high level of costs for certain items above]

Section E: My monthly debt payments

If you have more than item for a specific Debt type in this section, please provide the details of the additional debt in E10, E11 and E12 below

	Debt type	Monthly repayments		Remaining term Duration of time (in months) you still have to pay your loan. This information can be provided by your loan provider	Total outstanding balance € This is the total amount left to pay on your loan. You can get this information from your loan provider (do not include arrears)	Arrears balance € Please engage with your loan provider to get the exact amount of arrears owed on any other loans you have	Provider	Purpose of loan/debt Please explain the reasons for each loan you have e.g. family holiday.	Is this debt secured [Yes/No] Select yes if you have provided security for any loans you have e.g. a property, vehicle or where there is a guarantee attached to the debt	Is this debt currently restructured? [Yes/No] Select yes if you previously agreed with your loan provider to change the terms and conditions of your debt due to financial difficulties e.g. changing the monthly repayment
		Due €	Being paid €							
E1	Court Mandated debt									
Please provide details:										
E2	Credit union loan									
E3	Personal bank loan									
E4	Moneylending loan									

Section E: My monthly debt payments

If you have more than item for a specific Debt type in this section, please provide the details of the additional debt in E10, E11 and E12 below

	Debt type	Monthly repayments		Remaining term Duration of time (in months) you still have to pay your loan. This information can be provided by your loan provider	Total outstanding balance € This is the total amount left to pay on your loan. You can get this information from your loan provider (do not include arrears)	Arrears balance € Please engage with your loan provider to get the exact amount of arrears owed on any other loans you have	Provider	Purpose of loan/debt Please explain the reasons for each loan you have e.g. family holiday.	Is this debt secured [Yes/No] Select yes if you have provided security for any loans you have e.g. a property, vehicle or where there is a guarantee attached to the debt	Is this debt currently restructured? [Yes/No] Select yes if you previously agreed with your loan provider to change the terms and conditions of your debt due to financial difficulties e.g. changing the monthly repayment
		Due €	Being paid €							
E5	Loans from family/friends									
E6	Hire purchase/PCP agreement									
E7	Credit card									
E8	Mortgage repayments on other properties (see F5)									
E9	Revenue debt									

Section E: My monthly debt payments

	Debt type	Monthly repayments		Remaining term	Total outstanding balance €	Arrears balance €	Provider	Purpose of loan/debt	Is this debt secured [Yes/No]	Is this debt currently restructured? [Yes/No]
		Due €	Being paid €							
E10	Other Debt									
<i>Please provide details</i> Debt type: Description:										
E11	Other Debt									
<i>Please provide details</i> Debt type: Description:										
E12	Other Debt									
<i>Please provide details</i> Debt type: Description:										

Section E: My monthly debt payments

	Debt type	Monthly repayments		Remaining term	Total outstanding balance €	Arrears balance €	Provider	Purpose of loan/debt	Is this debt secured [Yes/No]	Is this debt currently restructured? [Yes/No]
		Due €	Being paid €							
E13	Total (sum of E1 to E12)		H5							

Section F: My other properties (other than primary residence)

This section relates to properties you own or partially own which are not your primary residence.

When completing this section, please ensure the following:

- The figures for monthly rental income and monthly expenditure should also be included in Sections C (My Monthly Income) and D (My Monthly Expenditure)
- The figures for monthly mortgage repayments due and being paid should also be included in Section E (My Monthly Debt Payments)

	Property (include details below)	Property type C = Commercial B = Buy to Let R = Residential (please tick one)			Ownership type [Sole/Joint]	Estimated current value €	Loan balance €	Arrears balance €	Monthly rental income €	Monthly expenditure	Is this debt currently restructured? [Yes/No]	Monthly mortgage repayments		Mortgage provider	Is this property currently for Sale? [Yes/No]
		C	B	R								Due €	Being paid €		
F1	1	C []	B []	R []											
F2	2	C []	B []	R []											
F3	3	C []	B []	R []											
F3	4	C []	B []	R []											
F5	Total							C9					E16		

My other properties (other than primary residence)

Property	Address	Date of purchase
1		
2		
3		
4		

Section G: My other assets

	Asset Type	Original cost/value €	Estimated current value €	Net monthly income	Please give any relevant details
G1	Savings/deposits/current account				
G2	Shares - For example, credit union shares, bank shares, employee share schemes				
G3	Redundancy Payment(s)				
G4	Long-term investment(s) (for example, a pension fund)				
G5	Other Investment(s)				
G6	Other Assets - for example, vehicles, stock, machinery etc. You should indicate to your mortgage provider whether you need your car for professional reasons/work				
G7	Total (sum of G1 to G6)				C10

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

Section H: Summary of Financial Situation

To be completed by the borrower

H1	Total Monthly Income (C11)	
H2	Total Monthly Expenditure(D17)	-
H3	Sub-Total (H1 minus H2)	=
H4	Monthly Mortgage Repayments Due (B6)	-
H5	Other Monthly Debt Repayments Due (E13)	-
H6	Total Surplus/Deficit (Take away H4 and H5 from H3)	=

Credit Reference Agencies

I/We consent to Ulster Bank Ireland DAC conducting a credit reference check.

Protecting Your Information

Ulster Bank Ireland DAC will keep your information confidential. We will use this information for the purpose of assisting you in accordance with the Mortgage Arrears Resolution Process and for the purposes as set out in our privacy notice.

The bank's privacy notice contains more information on how we use your personal information, and a copy is available in our branches and online at www.ulsterbank.ie/privacy

Customer Declaration

I/We declare that the information I/We have provided represents my/our financial situation and commit to informing my lender if my/our situation changes.

I/We understand that the information provided will be used for the purpose of assessing my financial situation under the bank's Mortgage Arrears Resolution Process and for the purposes as set out in the bank's Privacy Notice.

I/We confirm that I/we gave my/our consent to an Ulster Bank representative, to assist/support me/us in the completion of my/our Standard Financial Statement. In addition, I/we were made aware that all applicable sections must be completed by me/us prior to returning.

Customer 1

Signature:

Print Name:

Date:

Customer 2

Signature:

Print Name:

Date:

Appendix 1 – Glossary

Please find below useful guidance (terms explained and examples) to help you to complete your SFS.

Section A My details		
A2	Correspondence address	This address will be used for all correspondence relating to this SFS.
A9	Total number of all persons in household	Please provide the total number of persons living in the household including you, your partner, your children and any other dependants who may live with you such as adult/elderly dependants
A10	Dependant	A dependant is a person who financially relies on you. Please include your children and any other dependants who live in the household with you such as adult/elderly dependants
A12	Are any of these dependants or persons living in the household without being a dependant financially contributing to the household on a monthly basis? [Yes/No] If Yes please include the monthly contribution in field C8	Please provide details of any persons in the household, other than the named borrowers, who are financially contributing to the household on a monthly basis, including the amount of that monthly contribution
A14	Are you currently employed? [Yes/No]	For self-employed please indicate if you are a sole trader, own a company (limited or unlimited), or are in partnership.
Section B My mortgage		
B4	Total outstanding mortgage balance (€) (do not include arrears) This total should include the balances of B2 and B3 (if applicable)	This is the total amount left to pay on each of your mortgage accounts. You can get this information from your mortgage provider
B5	Estimated current value of primary residence (€)	How much would your house be worth if you put it on the market today? This is an estimate only. To help you to estimate the value of your property, you can do some research on websites such as www.myhome.ie or www.daft.ie, or check the website of a local auctioneer and base your estimation on similar houses in your area
B6	Monthly Mortgage Repayments Due (€)	This is the amount of your mortgage payment your mortgage provider expects to receive from you each month. Where you have previously renegotiated a reduced payment with your mortgage provider, insert the agreed reduced payment here. The figure included in B6 will also have to be reported in field H4 of section H: summary of my financial situation
B9	Current Interest Rate (%) Is this rate fixed, or variable? Please select variable for tracker rate.	What interest rate is being charged? This information can be provided by your mortgage provider. Please engage with them to discuss whether you could be entitled to a lower interest rate. A lower interest rate may reduce your monthly mortgage repayment

B11	Restructured	Select Yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties - for example reduced monthly payments
B12	Do you have a Payment Protection Insurance policy? [Yes/No]	Payment protection insurance (PPI) is insurance that will pay out a sum of money to help you cover your monthly repayments on your mortgage/other loans, if you are unable to work. This may be as a result of illness, accident, death or unemployment. If you do not know whether you have a PPI policy related to your mortgage, please engage with your mortgage provider. You should also contact your PPI provider to verify whether you are eligible to make a claim under your payment protection policy.
Section C My monthly income		
C1	Gross monthly salary	This is the amount of your salary before tax and any other deductions at source; if you are self-employed, please refer to Revenue Form 11 or any other documents referred to in the checklist. This information is on your payslip if you are employed
C2	Net monthly salary	This is the amount of your salary after tax and any other deductions at source; if you are self-employed, please refer to Revenue Form 11 or any other documents referred to in the checklist. This information is on your payslip if you are employed
C5	Mortgage Interest Supplement	If you were previously eligible for and receiving this payment under the Mortgage Interest Supplement scheme, you should now receive it as part of the Supplementary Welfare Scheme
C8	Other	For example pension, room rent (for primary residence), grants, financial contribution from dependants. Please do not repeat any monthly income already covered under previous headings
Section E My monthly debt payments		
Section E	Secured	Select yes if a security for example a property, a vehicle or a guarantee is attached to the debt
Section E	Restructured	Select yes if you have previously agreed with your loan provider to change the terms and conditions of your loan due to financial difficulties for example reduced monthly payments
E1	Court mandated debt	For example, fines, instalment orders, judgements
E4	Moneylending loan	Typically small loans at a high rate of interest over a short period of time.
E6	Hire purchase/PCP agreement	Type of credit, often associated with car financing. Under a hire purchase (HP) agreement, you hire the car, pay an agreed amount usually in monthly repayments, and only become the legal owner of the car at the end of the agreement. The legal owner of the car is the finance company that gave you the money to buy the car and you cannot sell the car without the finance company's permission
E7	Credit cards	Including credit cards linked to shops
E9	Revenue Debt	For example any arrangements you may have in place with the Revenue Commissioners to pay taxes you were not in a position to pay fully at the time
E10 E11 E12	Other Debt	For example additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit

Section F	Ownership Type	For example, sole or joint ownership. Where you do not 100% own a property, please state the % of the property that you do own.
Section F	Monthly Expenditure	For example, upkeep, maintenance, property tax.
Section F	Restructured	Select yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties for example reduced monthly payments.

Appendix 2

Please see below list of all documents needed to support your SFS.

Please note we may request additional documentation if needed to assess your financial circumstances Section

	Documentation needed to complete this section (You only need to provide the documents relevant to your individual situation with your completed SFS)	Tick when completed
Section A My details	No document required to complete this section	[]
Section B My mortgage	Your annual mortgage statement A statement from your mortgage provider showing the total left to pay on your mortgage A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment Your mortgage provider should be in a position to give you all the above information, so please engage with your mortgage provider. Print out showing current estimated value of your property	[]
Section C My monthly income	Employee: proof of income in the form of recent payslips Self-employed: audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11 Unemployed: most recent social welfare receipt for each social welfare payment received Retired: proof of receipt and amount of monthly pensions Proof of receipt of maintenance payments Proof of other income (see also Section F and Section G)	[]
Section D My monthly household expenditure	Recent Bills (electricity, gas/oil, internet, phone, mobile) Documents proving the amount spent on childcare and/or elderly care Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance) and pension payments (pension contribution not deducted from salary at source) Proof of maintenance payments Proof of rent paid	[]
Section E	Proof of any court payment due Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases)	[]

My monthly debt payments	Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan	
Section F My other properties	<p>Print outs showing estimated value of your properties</p> <p>Statement from your mortgage provider showing the full amount left to pay on each mortgage</p> <p>Statement of arrears on your mortgage accounts</p> <p>Proof of rental income</p> <p>Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment</p>	[]
Section G My other assets	<p>Receipts and/or statements of purchase price for any asset</p> <p>Statement of current estimated value</p>	[]

Other Supports available to you

The Money Advice and Budgeting Service (MABS): MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through the document and give advice about the supporting documents you may need to provide.

Call the MABS helpline on 0818 072000 and/or visit: <https://mabs.ie>

Abhaile is a service to help homeowners find a resolution to home mortgage arrears. Depending on your situation, Abhaile provides vouchers for you to get financial advice, legal advice or insolvency advice and help from experts. The vouchers are available through MABS. <https://mabs.ie/abhaile/>

Mortgage to Rent (MTR) is a government scheme to help homeowners who are at risk of losing their homes due to mortgage arrears. The MTR scheme is a social housing option only available if you are eligible for social housing support and your mortgage is unsustainable.

For more information visit <http://www.mortgagetorent.ie/>

If you decide that you want a MABS adviser or a lawyer, accountant or financial adviser to act for you, we ask that you agree in writing for us to contact them. We will then work with them directly and no longer contact you except in relation to matters other than your arrears situation.