

Mortgages

Standard Financial Statement (SFS)



Bank of
Ireland

Before you get started

We at Bank of Ireland are fully committed to working with our customers who are in or facing financial difficulty.

This Standard Financial Statement (SFS) helps you set out your current financial circumstances and measure your capacity to meet your mortgage repayment. We are here to work with you to find the most suitable solution (where possible), based on your circumstances and to discuss the options available to you where you are not in a position to meet your full mortgage repayment.

We understand that this process can be quite challenging for our customers and we have specially trained staff available to assist you during this process, so please contact us if you have any questions and / or require help when completing this form. In addition to the SFS, you will find a second document in relation to this process called the 'Mortgage Arrears - A Consumer Guide to Completing a Standard Financial Statement' which is an important guide issued by the Central Bank of Ireland. (centralbank.ie).

Ways you can complete your SFS

- ▶ **Online:** To complete the form online, you'll need to register at the link below. Once you're registered, you can complete and submit the form, along with any other documents that are needed. You can also download or print a copy, and check on the progress of your SFS once you've submitted it. mortgagesolutionsfs.bankofireland.com.
- ▶ **On Paper:** Use this form if you'd prefer to complete the SFS on paper. The next couple of pages will outline where you can find more information, and the different supports that are there for you. Once you've completed the form, send it and your supporting documents to us.

Other ways we can help

- ▶ **Over the phone:** If you have questions about completing any part of the SFS, contact us on 01 488 3046. Our mortgage specialist can help. If you'd like more of a helping hand to complete the SFS, no problem. A phone appointment with a specialist means you can go through each section of the SFS and any supporting documents you need. This can last up to an hour, but we'll be guided by how much time you need.
- ▶ **In a branch:** If you would like help in person at one of our branches, a call is all you need to arrange a meeting. Following that a branch advisor will send your application and documents to our Arrears Support Unit.

The electronic version of this form includes links to other supports available. If you're using the paper version they can be found at bankofireland.com/mortgagerepayments.

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 centralbank.ie.

We at Bank Of Ireland 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 (SFS)?

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 booklet: bankofireland.com/mortgagerepayments. The MARP booklet 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: centralbank.ie.

What supports are available to help me complete the SFS?

Check our website for the range of the supports we provide: bankofireland.com/mortgagerepayments.

The Central Bank's Guide to completing a Standard Financial Statement: centralbank.ie.

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 07 2000 and/or visit www.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.

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: mortgagetorent.ie.

Information to help you with completing the Standard Financial Statement (cont'd)

Other debt advisory services like a financial adviser

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.

Other resources

You can also check the website of the Competition and Consumer Protection Commission (CCPC) for useful information about loans and mortgages: ccpc.ie.

Who do I contact if I have a question?

If you have any questions, please contact us at 01 488 3046. 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.

Checklist for filling in this Standard Financial Statement (SFS)

Please send us the documents listed below within 10 business days so that we can assess how we can best support you. We sometimes need to ask for additional documents. If we do, we will contact you by (text / phone call / email).

1. This Standard Financial Statement, completed and signed	
<p>If you would like help to complete the SFS, you can call our Arrears Support Unit on 01 488 3046, or speak to an advisor at a convenient BOI branch.</p> <p>This is an important document. Please take the time to fill in each section fully, accurately and honestly. We want to find the best solution for you, and what you tell us here will guide our assessment of your financial circumstances.</p>	<input type="checkbox"/>
2. Mortgage and current account statements	
<p>If your current account is not with BoI, we will need statements for the last 3 months. A printout of online statements is fine, as long as your name, address, account number and the bank's or building society's logo or name are clearly visible.</p> <p>If you are self employed and your business current account is not with BOI, we will also need statements for the last 3 months for the business account.</p> <p>We also need your last annual statements for any non Bank of Ireland mortgage accounts.</p> <p>We need your last payslip or social welfare receipt.</p>	<input type="checkbox"/>
3. Proof of income	
<p>If you are self-employed, we need last year's:</p> <ul style="list-style-type: none">▶ audited or certified accounts and;▶ personal tax return or tax balancing statement.	<input type="checkbox"/>
4. Credit-card statements	
<p>Credit card statements (if applicable) for the last 3 months. This can be a printout of your online credit card statements.</p>	<input type="checkbox"/>

It is important that you provide your filled-in and signed SFS, along with all the documents we need, within 10 business days so that we can consider what we can do to help you.

Note: we may need to ask you for extra documents in certain circumstances.

What happens next?

- ▶ Gather all the relevant information and documents so that you can list all the money you have coming in and going out each month. If your income is weekly rather than monthly, multiply it by 52 and divide the result by 12 to get your monthly income. Once you have gathered the information together, use it to complete this SFS.
- ▶ If you submit your SFS online, we will send you an email to confirm that we got it. We will keep in contact with you throughout the process.
- ▶ If you are completing a paper form of the SFS, make sure it is fully completed and signed. Include the other documents set out in page 6, and return all to us within 10 business days.
- ▶ A member of our Arrears Support Unit will be in touch to let you know our assessment, and what the best option available to you is.
- ▶ If we agree to offer you an alternative repayment arrangement, we will send you an offer letter setting out the terms of that arrangement. If you agree with the arrangement, you need to sign and return the offer letter within the number of days set out in that letter. We will then apply the arrangement to your account(s).
- ▶ 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 initially to Bank of Ireland. If you remain unhappy with the Bank's response to your appeal, you may appeal further to the Financial Services and Pensions Ombudsman.

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.	<input type="checkbox"/>
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.	<input type="checkbox"/>
Section C - My monthly income	Details on all your monthly income.	<input type="checkbox"/>
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.	<input type="checkbox"/>
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).	<input type="checkbox"/>
Section F - My other properties	Details on properties you own which are not your primary residence.	<input type="checkbox"/>
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.	<input type="checkbox"/>
Section H - Summary of your SFS	This section will help you to review the figures you inputted in sections B, C, D and E.	<input type="checkbox"/>

Section A: My details

Borrower Information		Borrower 1	Borrower 2
A1	Name		
A2	Correspondence Address		
A3	Property Address (if different to correspondence address)		
Please indicate preferred contact method			
A4	Home Telephone	<input type="checkbox"/>	
A5	Mobile	<input type="checkbox"/>	
A6	Email	<input type="checkbox"/>	
A7	Marital Status		
A8	Date of birth		
A9	Total number of all persons in household		
A10	No. and age of dependents	Dependant 1 Dependant 2 Dependant 3 Dependant 4	
A11	Are any of these dependants in third level education? 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? 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? If Yes, please include the monthly cost of any related medical expenses in field D4.		
A14	Are you currently employed? If you are self-employed, please provide details.		
A15	What is your current occupation? If you are unemployed or retired, please include your previous occupation.		
A16	Are you in permanent employment?		
A17	Name of current employer and your length of service		
A18	For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply.	Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce/Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School/College Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other (Please specify) <input type="checkbox"/>	Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce/Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School/College Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other (Please specify) <input type="checkbox"/>
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).	0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 months <input type="checkbox"/> 12+ months <input type="checkbox"/>	0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 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		
B2	Mortgage Account Reference Number(s)		
B3	Account reference of any other mortgage account(s) on your primary residence (for example top-up account)		
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 (€)		H4
B7	Monthly mortgage repayments being paid (€)		
B8	Remaining term of mortgage		
B9	Current Interest Rate (%) Is this rate fixed, or variable? Please select Variable for tracker rate.		Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Part fixed and part variable <input type="checkbox"/>
B10	Arrears balance (€) (if applicable)		
B11	Is your mortgage currently restructured ?		
B12	Do you have a Payment Protection Insurance policy?		

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 Information	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 and c.			
C3a	Benefit (please specify)			
C3b	Benefit (please specify)			
C3c	Benefit (please specify)			
C4	Child Benefit			
C5	Mortgage Interest Supplement			
C6	Working Family Payment			
C7	Maintenance received			
C8	Other (please specify)			
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 [bankofireland.com/mortgagerepayments]. 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 - please specify		
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

Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance	Arrears Balance	Provider	Purpose Of Loan/Debt	Is this debt secured? Y/N	Is this debt currently restructured? Y/N
	Due €	Being Paid €							
E1 Court Mandated Debt (Please Specify)									
E2 Credit union loan									
E3 Personal bank loan									
E4 Money lending loan									
E5 Loan from family/friends									
E6 Hire purchase/PCP agreement									
E7 Credit card									
E8 Mortgage repayments on other properties (see F5)									
E9 Revenue Debt									
E10 Other debt (please specify)									
E11 Other debt (please specify)									
E12 Other debt (please specify)									
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 Details (Give Details Below)	Property Type	Ownership Type	Estimated current value €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure	Is this debt currently restructured? Y/N	Monthly Mortgage Payments		Mortgage provider	Is this property currently for sale? Y/N
									Due €	Being Paid €		
F1	1											
F2	2											
F3	3											
F4	4											
F5	Total					C9					E16	

Property Assets (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				
G3	Redundancy payment(s)				
G4	Long-term investment(s) (for example, a pension fund)				
G5	Other investments(s)				
G6	Other assets (for example, vehicles, stock, machinery)				
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 (Subtract H4 and H5 from H3)	

I/We understand that the information provided will only be used for the purpose of assisting Bank of Ireland to assess my/our financial situation under its Mortgage Arrears Resolution Process.

I/We therefore consent for the purpose of the Credit Reporting Act 2013 to Bank of Ireland applying to the Central Credit Register (CCR) to conduct a credit reference check.

A record of Bank of Ireland's enquiry at the CCR will be recorded and displayed in the footprint of your credit record at the CCR for a period of 5 years following the enquiry. The reason why the enquiry was performed will also be recorded on your credit record.

Protecting Your Information

Bank of Ireland 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 Bank of Ireland's obligations under (a) data protection law, and (b) any data privacy notices we show you or consents which we ask you to agree to.

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

These consents do not limit any other consent I/we have given (or may give) to the Bank of Ireland Group to process or disclose my personal details.

Signed: Date: / /

Signed: Date: / /

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

You are entitled under the Credit Reporting Act 2013 to the following:

- ▶ get a copy of your credit record from the Central Bank (you can order one free copy per year)
- ▶ correct any errors on your credit record
- ▶ tell the Central Bank if you suspect you may have been impersonated
- ▶ ask the Central Bank to add a short explanation written by you to your credit record.

To learn more about the register, and your rights and duties under the Credit Reporting Act 2013, please see centralcreditregister.ie.

Appendix 1 - Glossary

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

Section A My details		
A2	Correspondence address	This address will be used for all correspondence relating to this SFS.
A10	Dependant	A person who financially relies on you.
Section B My mortgage		
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.
Section C My monthly income		
C1	Gross monthly salary	Before tax and any other deductions at source.
C2	Net monthly salary	If you have a deduction from your salary at source for example for health insurance, pension, credit union or Revenue payments do not include them again.
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		
	Secured	Select yes if a security for example a property, a vehicle or a guarantee is attached to the debt.
	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 all arrangements you may have in place with the Revenue to pay taxes you were not in a position to pay fully.
E10	Other Debt	For example additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit.
E11		
E12		
	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.
	Monthly Expenditure	For example, upkeep, maintenance, property tax.
	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.
Section G My other assets		
G2	Shares	For example, credit union shares, bank shares, employee share schemes.

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 need to complete this section (You only need to provide the documents relevant to your individual situation with you completed SFS)	Tick when completed
Section A - My Details	No document required to complete this section.	
	Your annual mortgage statement(s) for non Bank of Ireland mortgage accounts.	
Section B - My mortgage	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.	<input type="checkbox"/>
	Your mortgage provider should be in a position to give you with 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.	<input type="checkbox"/>
	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	Proof of monthly financial contribution received from dependants and/or non-dependants living in the household (for example bank statements).	
	Your most recent three months current account statements.	
	Your most recent three months credit card statements.	
	Recent Bills (electricity, gas/oil, internet, phone, mobile).	
	Documents proving the amount spent on childcare and/or elderly care.	<input type="checkbox"/>
Section E - My monthly debt payments	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.	
	Proof of any court payment due.	
Section E - My monthly debt payments	Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases).	<input type="checkbox"/>
	Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan.	

Appendix 2 (cont'd)

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 need to complete this section (You only need to provide the documents relevant to your individual situation with you completed SFS)	Tick when completed
Section F - My other properties	Print outs showing estimated value of your properties.	<input type="checkbox"/>
	Statement from your mortgage provider showing the full amount left to pay on each mortgage.	
	Statement of arrears on your mortgage accounts.	
	Proof of rental income.	
Section G - My Other Assets	Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment.	<input type="checkbox"/>
	Receipts and/or statements of purchase price for any asset Statement of current estimated value.	