



BANKRUPTCY

Include Cross Border Bankruptcy

APPLICATION FORM

I/ we confirm that to the best of my/ our knowledge the information provided in this application form is correct, and agree that it may be used as the basis for my bankruptcy application to be apply.

Name

Surname

Print name(s)

Signature(s)

Date

CONTENTS

PERSONAL INFORMATION	4
YOUR DEBTS	5
BACKGROUND INFORMATION	8
YOUR HOME	10
OTHER ASSETS	12
MONTHLY INCOME / EXPENDITURE	14
REQUIRED INFORMATION	16
WHAT'S NEXT	17

Please complete all relevant sections.

Extra pages available at back of pack.

If you need assistance with this form, contact us on 0239 206 6273



PERSONAL INFORMATION

Your Details

Full Name

Title

Sex

Marital status

Date of birth

Full address

Postcode

Email address

Number of dependants

Age of dependants

Occupation

Home telephone

Mobile number

National insurance number

Partner Details *(if joint)*

Full Name

Title

Sex

Marital status

Date of birth

Full address

Postcode

Email address

Number of dependants

Age of dependants

Occupation

Home telephone

Mobile number

National insurance number

Other Persons In Household

Name

Date of birth

Relationship to you

Name

Date of birth

Relationship to you

Other Persons In Household

Name

Date of birth

Relationship to you

Name

Date of birth

Relationship to you

YOUR DEBTS

We need to be able to explain to your creditors how you came to be in financial difficulty. The more details you can provide the more your creditors are likely to understand and be sympathetic to your situation.

It is important you include all known arrears.

Name of creditor and type of debt	In whose name is the debt?	Address	Reference	Any started/pending legal action <small>If so, please give brief details</small>	Value of debt £

YOUR DEBTS

Continued

	Name of creditor and type of debt	In whose name is the debt?	Address	Reference number	Any started/pending legal <small>so, please give brief details</small>	Value of debt £
1						
2						
3						
4						
5						
6						
7						
8						

YOUR DEBTS

Continued

	Name of creditor and type of debt	In whose name is the debt?	Address	Reference number	Any started/pending legal action <small>If so, please give brief details</small>	Value of debt £
9						
10						
11						
12						
13						
14						
15						
15						

BACKGROUND INFORMATION

When did you realise you were having financial difficulties?

► If there was a particular event such as redundancy, moving house, divorce, pregnancy etc. please provide details, including relevant dates.

What steps have you taken to manage your debt problems before contacting us?

► For example: Debt consolidation loan, informal arrangement, borrowing money from family and friends etc.

► **Is there any other information that you can provide that will assist us in explaining your personal circumstances to your creditors?**

BACKGROUND INFORMATION

General information

► Complete the table, if you have ticked 'Yes' to any of the below, please provide extra details.

Has a bailiff or sheriff's officer levied on any asset?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever received a statutory demand or bankruptcy petition?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever had an Individual Voluntary Arrangement (IVA)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been made bankrupt?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been involved in any corporate insolvency?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you given away any assets in the last five years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you sold any assets in the last five years for less than their value?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered 'Yes' to any of the above, please provide extra details below:

YOUR HOME

Do You *(Please tick)*

Own your own home Live in rented accommodation Live with parents

Owned Property

Provide details of your main residential property. **If you do not own a property proceed to page 12.**
If you have an interest in more than one (1) property, please use the extra page provided at back.

Property Type: (e.g.: flat, semi-detached, detached)

How many bedrooms does the property have?

In what month and year was the property purchased?

Is the property in sole or joint names?

Was the property purchased through a council scheme?

Did a housing association aid the purchase?

What was the property purchase price? £

What is the property valued at?

Name and address of current mortgage company?
(Please supply mortgage account number)

How much was originally borrowed? £

What is the current mortgage balance? £

Type of mortgage?

Are you up to date with your mortgage repayments? Yes No

If not, what are the arrears? What other arrangements have you made to repay them?

YOUR HOME

Secured Loans

Are there any secured loans on the property? If so, what month and year these taken out?

Name and address of secured loan company? *(Including reference or loan account number)*

Amount borrowed? £

Reason for amount borrowed

Settlement figure on the loan £

Number of payments remaining

Endowment Policy

If you have more than one (1) endowment policy, please use the extra page provided at back.

Do you have an endowment policy linked to the mortgage? If so, who is this with?

When is the endowment policy due to mature?

What is the approximate value at maturity? £

OTHER ASSETS

If you have more than one (1) vehicle or pension/ savings scheme, please use the extra page at back.

Motor Vehicle(s)

	Yours	Partners (if joint)
Make and model of vehicle		
Vehicle registration number		
Name of owner		
Value	£	£
Is the vehicle on hire purchase (HP)? <i>If so, please supply the name, address and reference numbers of the finance company</i>		
Outstanding balance on the hire purchase (HP)	£	£
Monthly Payment	£	£
Number of payments remaining		

Pension Policies and Saving Schemes

Current bank/ building society details <i>(Include account name, number and sort code)</i>		
Do you contribute to an occupational or personal pension? <i>(Please specify)</i>		
Name of pension company		
Monthly pension payments	£	£
Do you contribute to any other policies? <i>(Please give details)</i>		
<i>If so, what are the monthly payments?</i>	£	£
<i>Approximate current surrender value of this policy</i>		
Date policy matures		
Expected maturity value	£	£

OTHER ASSETS

Further Assets

This does not include normal household goods.
For example, the following apply: Valuable paintings, antiques, stocks and shares, ISA's etc.

Brief description of asset

Valuation of asset

Legal owner(s) of asset

Is this asset essential for daily living?

Yes No

Brief description of asset

Valuation of asset

Legal owner(s) of asset

Is this asset essential for daily living?

Yes No

Brief description of asset

Valuation of asset

Legal owner(s) of asset

Is this asset essential for daily living?

Yes No

MONTHLY INCOME AND EXPENDITURE

Details

Do you get paid weekly or monthly? Weekly Monthly

If monthly, which date?

Any known future changes in income? *(Please state date)*

Income

Your take-home pay	£	<input type="text"/>
Partner's income	£	<input type="text"/>
Child benefit	£	<input type="text"/>
Child maintenance	£	<input type="text"/>
Family tax credit	£	<input type="text"/>
Pension	£	<input type="text"/>
Other <i>(Specify)</i>	£	<input type="text"/>
Other <i>(Specify)</i>	£	<input type="text"/>
Other <i>(Specify)</i>	£	<input type="text"/>
Other <i>(Specify)</i>	£	<input type="text"/>
TOTAL INCOME	£	<input type="text"/>

Expenditure

Mortgage	£	<input type="text"/>
Secured loans	£	<input type="text"/>
Rent	£	<input type="text"/>
Life insurance	£	<input type="text"/>
Home Insurance	£	<input type="text"/>
Council tax	£	<input type="text"/>
Gas	£	<input type="text"/>

MONTHLY INCOME AND EXPENDITURE

Expenditure Continued

Electricity	£	<input type="text"/>
Water	£	<input type="text"/>
TV license	£	<input type="text"/>
Satellite/ cable	£	<input type="text"/>
Telephone land-line	£	<input type="text"/>
Mobile	£	<input type="text"/>
Pets	£	<input type="text"/>
Food	£	<input type="text"/>
Toiletries	£	<input type="text"/>
Clothes	£	<input type="text"/>
Travel expenses	£	<input type="text"/>
Car insurance	£	<input type="text"/>
Motor vehicle costs	£	<input type="text"/>
Car hire purchase (HP)	£	<input type="text"/>
Pensions	£	<input type="text"/>
Health	£	<input type="text"/>
School fees/ childcare	£	<input type="text"/>
Child maintenance <i>(Indicate if CSA or informal)</i>	<input type="text"/>	£ <input type="text"/>
Other <i>(Specify)</i>	<input type="text"/>	£ <input type="text"/>
Other <i>(Specify)</i>	<input type="text"/>	£ <input type="text"/>
Other <i>(Specify)</i>	<input type="text"/>	£ <input type="text"/>
Other <i>(Specify)</i>	<input type="text"/>	£ <input type="text"/>
Other <i>(Specify)</i>	<input type="text"/>	£ <input type="text"/>
TOTAL EXPENDITURE	£	<input type="text"/>
OFFER OF PAYMENT <i>(Difference between income/ expenditure)</i>	£	<input type="text"/>

REQUIRED INFORMATION (Checklist)

To enable us to get to work please enclose as much of the following as possible with this application. *(Don't worry if all are not to hand, forward what you can at this stage and we will catch up as soon as the documents become available).*

Essentials

Last 6 months bank statements
(And partners if applicable)

Vehicle registration document(s)
(If you own vehicle(s))

Photographic ID
(Certified)

A current utility Bill
(Certified bill - used to verify address)

HP agreement(s) / statement(s)
(If applicable)

Recent creditor statement / information

Your Home

If Homeowner

Mortgage statements
(Less than 12 months old)

Property valuation
(Estate agents - e.g. Zoopla)

Latest secured loan statement(s)

If Tenant

Tenancy agreement

Letter from owner confirming payment of board

Your Employment

If Employed

Wage slips
(Last 3 months)

Letter from accountant confirming Directors salary and dividend forecast
(If Director of Ltd Co.)

If Unemployed

Details of benefits

WHAT'S NEXT

Once we receive your first batch of documents / information a member of our **Bankruptcy** Department who will be your contact over the next few weeks will carry out an initial review of your circumstances and be in touch with you.

Our aim is to work with you to gather a complete picture of your financial circumstances as quickly as we can. Our experience tells us that moving swiftly gives the best chance of your proposal being approved by your creditors.

You can greatly assist us in this by responding to our requests as quickly as you are able.

Following our initial review we will work with you in the following areas;

- To fill in any essential 'gaps' in information/documentation supplied by you and request any further information required to clarify matters.
- Based on our experience we will make you aware of any likely requirements/changes which certain creditors may ask for as conditions before voting in favor of your proposal.
- Once the above has been fully addressed we will be able to draft your proposal to creditors.
- A copy of our draft will be forwarded to you for approval/signature (please ask as many questions as you feel necessary before signing this document as it will form the basis of your **Bankruptcy** if and when it is approved, creditors will expect that all elements of it will be carried out as per your commitment).
- Once you have read, agreed, signed and returned your proposal document we will be able to estimate the likely time-scale leading up to a meeting at which your creditors will communicate their decision regarding acceptance of your proposed **Bankruptcy**
- When your **bankruptcy** is approved we will contact you and discuss the key points of the newly approved arrangement provided by Official Receiver, your file will then be handed to a member of our Supervision team who will support you through the life of the **bankruptcy** restriction order.

If you have questions at any stage of the above process please feel free to discuss them with us. It is very important to us that you are comfortable with all aspects of your proposal to creditors.

Declaration

I hereby declare that provided informations are true and that's my current financial situation.

First Name & Surname

Signature

Sending Information

Please send this pack, along with any of the 'Required Information' *(indicated on page 16)* to;

ADDRESS

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Solent Business Park
Whiteley, Hampshire
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