

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

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



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

PERSONAL INFORMATION

	Your Details	Partner Details (If joint)
Full Name		
Title		
Sex		
Martial 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	Other Persons In Household
Name		

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

Date of birth

Name

Date of birth

Relationship to you

Relationship to you

Reference

Any started/pending legal action If so, please give brief details

Value of debt £

5

YOUR DEBTS

Continued

Name of creditor and type of debt Name of creditor In whose name Address Reference Any started/pending Value of debt In whose name Address legal so, please give brief details and type of debt is the debt? number is the debt? £ 1 9 2 10 3 11 12 4 13 5 6 14 15 7 15 8

YOUR DEBTS

Continued

BSS Solution Ltd: Spaces 4500, Parkway, Solent Business Park, Whiteley, PO15 7AZ, United Kingdom, www.businessservicesolution.co.uk tel: 0239 206 62 73

Reference number	Any started/ pending legal action If so, please give brief details	Value of debt £

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.

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?

Have you ever received a statuory demand or bankruptcy petition?

Have you ever had an Individual Voluntary Arrangement (IVA)

Have you ever been made bankrupt?

Have you ever been involved in any corporate insolvency?

Have you given away any assets in the last five years?

Have you sold any assets in the last five years for less than their value?

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

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?

Yes	No
Yes	No

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?				Amount borrowed?	
In what month and year was the property purchased?				Reason for amount borrowed	
Is the property in sole or joint names?					
Was the property purchased through a council scheme?					
Did a housing association aid the purchase?				Settlement figure on the loan	£
What was the property purchase price?	£			Number of payments remaining	
What is the property valued at?				Endowment Policy	
Name and address of current mortgage company? (Please supply mortgage account number)				If you have more than one (1) endowment poli	icy, ple
				Do you have an endowment policy linked to the mortgage? If so, who is this with?	
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				When is the endowment policy due to mature?	
you made to repay them?				What is the approximate value at maturity?	
				£	£

YOUR HOME

Secured Loans

account number)

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

BSS Solution Ltd: Spaces 4500, Parkway, Solent Business Park, Whiteley, PO15 7AZ, United Kingdom, www.businessservicesolution.co.uk tel: 0239 206 62 73

ease use the extra page provided at back.

OTHER ASSETS

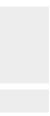
If you have more than one (1) vehicle or pension/ savings scheme, please use the extra page at back.

lotor Vehicle(s)	Yours	Partners (if joint)	This does not include norma
and model of vehicle			For example, the following app stocks and shares, ISA's etc.
			SLOCKS UND SHULES, ISA'S ELC.
e registration number			Brief description of asset
ofowner			
	£	£	
nicle on hire purchase (HP)? ase supply the name, address and e numbers of the finance company			Valuation of asset
ding balance on the hire purchase (HP)	£	£	Legal owner(s) of asset
Payment	£	£	Is this asset essential for daily living?
of payments remaining	~	~	
r or payments remaining			
			Brief description of asset
sion Policies and Saving emes			
bank/ building society details account name, number and sort code)			Valuation of asset
			Legal owner(s) of asset
contribute to an occupational nal pension?			Is this asset essential for daily living?
specify)			
f noncion company			
of pension company ly pension payments	£	£	Brief description of asset
pension payments contribute to any other policies?	£	£	Brief description of asset
pension payments contribute to any other policies?	£	£	Brief description of asset
pension payments ontribute to any other policies? ive details)	£	£	
pension payments contribute to any other policies? give details) at are the monthly payments?			Valuation of asset

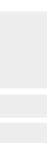
OTHER ASSETS

Further Assets

iques,



No



No



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	£	
Partner's income	£	
Child benefit	£	
Child maintenance	£	
Family tax credit	£	
Pension	£	
Other (Specify)		£
TOTAL INCOME	£	

MONTHLY INCOME AND EXPENDITURE

Expenditure Continued

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

Expenditure

Mortgage	£
Secured loans	£
Rent	£
Life insurance	£
Home Insurance	£
Council tax	£
Gas	£



£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
£	
	£
	£
	£
	£
	£
	£
£	
£	

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)

Photographic ID (Certified)

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

Your Home

If Homeowner

Mortgage statements (Less than 12 months old)

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

Latest secured loan statement(s)

Your Employment

If Employed

Wage slips (Last 3 months)

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

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

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

Recent creditor statement / information

If Tenant

Tenancy agreement

Letter from owner confirming payment of board

If Unemployed

Details of benefits

WHAT'S NFXT

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
- 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

BSS Solution LTD

Spaces, 4500, Parkway Solent Business Park Whiteley, Hampshire PO157AZ

When your bankruptcy is approved we will contact you and discuss the key points of the newly approved arrangement provided by

CONTACT DETAILS

T: 0239 206 6273 M: 07941 564 686 E: office@businessservicesolution.co.uk W: www.businessservicesolution.co.uk

EXTRA PAGE

Use these pages for additional information you could not fit on the previous pages

Landlords details

Please provide to us all your landlords / letting agent details: include copy of your letting contracts (please remember we do not share this information with third party) Please include your address from last 5 years starting from to end, then in new line next address.





BSS Solution Ltd: Spaces 4500, Parkway, Solent Business Park, Whiteley, PO15 7AZ, United Kingdom, www.businessservicesolution.co.uk tel: 0239 206 62 73

