

Trust Deed Interview & Questionnaire.



Please Return 1st Class All Applications To:

**GFS – Trust Deed Advice:
Admin Centre. POB 10035.
9 Church Street.
Glasgow.
G71 7YY.**

**PROMOTING
BUSINESS
AWARENESS**

The information requested below is in connection with the preparations required to form a Trust Deed.

All details should be completed as fully as possible, in order that accurate and correct information is obtained.

If you require to add any additional information this can be done using the sheet near the end of this application marked notes.

If you require any assistance with this application then please call:

0871 566 1503 Ext 3.

Or e-mail your query to:

admin@trust-deed-advice.com

Glasgow Office

272 Bath Street. Glasgow. G24JR
Tel: 0141 354 7639 – Fax: 0871 566 9193

Trust Deed Advice is part of Guaranteed Financial Solutions – GFS. Please check out our other services at:
www.guaranteed-uk.com.

GFS: Glasgow – London – Manchester.

Trust Deed Advice.

Guidance Notes for the Completion of the Statement of Affairs.



1. Please take your time to complete this statement of affairs. As licensed debt Counselors, we need as much information as possible at this stage to help advise you appropriately, and discuss the case with your creditors on the most appropriate terms possible.
2. Remember to include **ALL** of your unsecured creditors on the relevant sheet. We need to ensure that all of them are included in, and bound by the Trust Deed as we move towards protected status.
3. If you are in arrears with any of your priority liabilities, e.g. Mortgages and other loans secured on your property, hire purchase, rent, council tax, utilities, fines and judgments, TV License, Tax and VAT, please highlight this on the enclosed sheet and let us know immediately, it is important that we work together to ensure that priority debts are fully provided for within your monthly expenditure. Do not forget to include any “buy now and pay later”, credit agreements that are not yet active.
4. We will shortly request a letter of authority allowing us to deal with your creditors on your behalf. At this stage we will appoint as a Licensed Insolvency Practitioner (IP) to set up and supervise the Trust Deed on your behalf.
5. You will already have been advised by us to continue to pay your unsecured creditors what you can afford on an equal basis until our negotiations with them are complete. If you cannot afford to pay the contractual amount then send what you can afford. (Taking a note of each payment). If possible you must keep your priority debt payments up to date, from your normal monthly expenditure, as the consequences of non payments may lead to utility disconnections.
6. We will discuss in detail your monthly income and expenditure. Please now take some time to determine realistically what your monthly income is actually spent on. We need to ensure that your monthly expenditure is both realistic and acceptable to your creditors, and also reasonable for you to live on.
7. If your bank/building society is also an unsecured creditor you should open a new bank account. Please ensure you read the information enclosed and call us if you have any questions. **If required GFS can assist you in opening a new bank account.**
8. REMEMBER Please return your questionnaire with as much of the following as possible;
 - Copies of recent creditor statements
 - Copies of wage slips over the past three months
 - Copies of latest bank statements
 - Copies of recent mortgage statement if applicable
 - Copy of loan agreements
 - Any court or collection agency documents

If some of this information is not available **PLEASE DO NOT DELAY** sending us what you have. It is vitally important to start work on your case as early as possible to avoid further **creditor court actions**.

Client Details.



	Your Details	Partner's Details
Mr / Mrs / Ms / Miss		
Surname:		
First Name:		
Previous Names Known:		
Date of Birth:		
Residential Address:		
Mortgage:		
Rent:		
Marital Status:		
Date of Marriage:		
No & ages of dependents:		
National Insurance Number:		
Mobile Telephone Number:		
Work Telephone Number:		
Home Telephone Number:		
E-Mail address:		
Best time to contact:		

Bank Details.

Name:		
Address:		
Type of account Held:	Current <input type="checkbox"/> Loan <input type="checkbox"/>	Current <input type="checkbox"/> Loan <input type="checkbox"/>
	Savings <input type="checkbox"/> Mortgage <input type="checkbox"/>	Savings <input type="checkbox"/> Mortgage <input type="checkbox"/>

EMPLOYED (please complete) (SELF-EMPLOYED – Go To Last Page)

Employers Name:		
Address:		
Date Commenced:		
Position:		

PROPERTY

Rented:	Arrears No <input type="checkbox"/> Yes <input type="checkbox"/>	Amount
	Name on Agreement (Mr /Ms / Joint)	

Mortgaged:	Date Purchased:	
	Name of Building Society/ Lender:	
	Value – Open Market:	
	Mortgage Outstanding:	
	Second Charge:	
	Description / Age of Property:	
	Endowment (Age / Surrender Value):	
	Arrears:	

Creditor Information.



Creditor Name	Type Loan/Card	Account Ref	Outstanding Balance	Monthly Payment	Loan Date And Purpose	Liability Mr /Mrs Both	Legal Action Pending
<i>Example: Lloyds TSB Plc</i>	<i>VISA CREDIT CARD</i>	<i>Ref/179314</i>	<i>£ 800.00</i>	<i>£ 97.00</i>	<i>Date Oct 2007 Purpose e.g. Holiday</i>	<i>MR.</i>	<i>CCJ ISSUED</i>
					Date		
					Purpose		
					Date		
					Purpose		
					Date		
					Purpose		
					Date		
					Purpose		
					Date		
					Purpose		

VEHICLE 1 HP? <input type="checkbox"/> Yes <input type="checkbox"/> No			VEHICLE 2 HP? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Year	Make	Model	Year	Make	Model
Trade Value		Mileage	Trade Value		Mileage
Balance Left on Car		Date Started	Balance Left on Car		Date Started
No. of payments left		Monthly payments	No. of payments left		Monthly payments
Finance Co.		No. of months paid	Finance Co.		No. of months paid

IMPORTANT.

Your Bank Account/s.



If like most people, you have debts with a bank or building society where your wages are paid into, the bank will try to use all available monies (including your wages) in the account/s to help pay off the debt/s (loan, credit card, overdraft etc.) you currently have with the bank or any credit / store cards etc. associated with that bank/s.

In almost all of the cases we deal with it will be necessary to open a new account with a bank or building society that is unconnected to any of your creditors. You will need to open a new account to ensure that you remain in control of your income and that you are able to continue to pay your priority creditors (mortgage, rent, council tax etc.) By opening a new account you will be ensuring that you are treating all your creditors on a fair and equitable basis.

- 1) **DO NOT** use the bank or building society where you have your mortgage.
- 2) It is better that your banking facilities are kept separate from your partner, unless you both need to Enter a Trust Deed. You may both however open separate accounts with the same bank or building society.
- 3) It is important to tell your employer about the new account as soon as possible in order to ensure your wages get paid in to that account.
- 4) Remember to change any direct debits or standing orders for priority payments such as mortgages, rent, council tax, car insurance etc.
- 5) **DO NOT** transfer across any monthly payments to unsecured creditors. You should CANCEL these as soon as possible to ensure you do not incur addition banking charges.
- 6) **DO NOT** try to close your old account. The old account will be handled as part of your Trust Deed.

We recommend that you apply to open a simple bank account from the list bellow. The process to open a new account is very straight forward. Simply explain that you need a basic account to get your wages paid into, that you require a cash card and that you will not require any borrowings. The new account can be opened within a few working days. **If required GFS can arrange a new bank account for you, just ask.**

The banks make it quite simple to open a new account. All that you will require is identification, usually your passport (or other photo ID); and a utility bill (or other official correspondence with your home address on it)

- Nationwide Building Society "Flex Account".
- Britannia Building Society.
- Woolwich Building Society.
- Halifax "Cash Card" Account.
- Nat West Card Account.
- Lloyds TSB Plc – Cash Card.

If in any doubt whatsoever please do not hesitate to contact GFS for further advice – We are here to help.

Monthly Income & Expenditure.



INCOME	£	EXPENDITURE	£
WAGES (net)		1 ST MORTGAGE	
WAGES (partner)		2 ND MORTGAGE	
INCOME SUPPORT		RENT	
DISABILITY LIVING ALLOWANCE		GROUND RENT	
WORKING TAX CREDIT		HOME INSURANCE (buildings/contents)	
PENSION		COUNCIL TAX	
CHILD BENEFIT		ENDOWMENT POLICY	
CHILD TAX CREDIT		GAS	
CHILD MAINTENANCE		ELECTRICITY	
NON-DEPENDENTS		OTHER FUEL	
OTHER INCOME (please specify)		WATER RATES	
		TELEPHONE	
		MOBILE TELEPHONE(s)	
		INTERNET	
		LIFE INSURANCE	
		HEALTH INSURANCE	
		FOOD, TOILETRIES	
		SCHOOL MEALS	
		SCHOOL UNIFORMS	
		AFTER SCHOOL ACTIVITIES	
		CLOTHING	
		OTHER HP/LEASE	
		CAR PETROL	
		CAR INSURANCE	
		CAR ROAD TEX	
		CAR MAINTENANCE	
		PUBLIC TRANSPORT	
		TV LICENCE	
		SKY	
		CHILD MAINTENANCE	
		CHILD MINDING	
		MEDICAL EXPENSES	
		PETS	
		MISCELLANEOUS	
		OTHER	
TOTAL	£	TOTAL	£

Self Employed.



How long have you been self-employed? What work do you do?

What is the name of your business?

Do you have business premises? Yes No e.g. shop, yard, lockup. If Yes, what is the address?

Freehold Leased Rented

What is your annual turnover? What amount of profit did the business make over the last year?

How much do you draw from the business?

What were your total drawings in the last 12 months?

Are you a sole trader? partner?

If a partner

a) How many partners are there?

b) What is your share of the partnership?

Do you complete Inland Revenue self assessments? Yes No

Do you have accounts? Yes No

Do you employ an accountant? Yes No If Yes, what is the accountant's name and address?

If you don't have an accountant are accounts audited by a third party? Yes No If Yes, give name and address and audit details.

Will you allow us to approach your accountant or auditor or the Inland Revenue to verify the information you have given in this section? Yes No

Are you working on any contracts at the moment? Yes No If Yes Give Details: