

STATEMENT OF AFFAIRS (SOA1)

Debtor / Guarantor:		Date:	
Loan Owner			

LOAN OWNER HELD ASSETS & LIABILITIES

Asset Location (1)	Asset Description (2)	Name of Entity (if any)	Entity % of Ownership	Bank / Lender (3)	Value (4)	Currency (5)	Valuation Basis (6)	Valuation Date (7)	Debt (Drawn Balance) (8)	Debt Expiry Date (9)	Net Value (10)	Annual Income (11)	Annual Holding Costs (12)	Annual Surplus Cash (13)	Annual Debt Servicing			Guarantee (17)	Guarantor Name (18)	Guarantee Type (19)
															Interest (14)	Capital Repayment (15)	Total Commitment (16)			
Sub Total					0				0		0	0	0	0	0	0				

OTHER LENDER HELD ASSETS & LIABILITIES

Asset Location (1)	Asset Description (2)	Name of Entity (if any)	Entity % of Ownership	Bank / Lender (3)	Value (4)	Currency (5)	Valuation Basis (6)	Valuation Date (7)	Debt (Drawn Balance) (8)	Debt Expiry Date (9)	Net Value (10)	Annual Income (11)	Annual Holding Costs (12)	Annual Surplus Cash (13)	Annual Debt Servicing			Guarantee (17)	Guarantor Name (18)	Guarantee Type (19)
															Interest (14)	Capital Repayment (15)	Total Commitment (16)			
Sub Total					0				0		0	0	0	0	0	0				

UNENCUMBERED ASSETS (20)

Properties

Asset Location (1)	Asset Description (2)	Name of Entity (if any)	Entity % of Ownership	Value (4)	Currency (5)	Valuation Basis (6)	Valuation Date (7)	Annual Income (11)	Annual Holding Costs (12)	Annual Surplus Cash (13)
Sub Total				0				0	0	0

Bank Accounts

Account Name	Account Number	Sort Code	IBAN	Bank Name & Address	Account Type	Currency (5)	Account Balance	Balance Date
Sub Total							0	

Cash (21)

Name & Address Where Cash Held	Ownership and % Ownership	Currency (5)	Balance	Balance Date
Sub Total			0	

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INCOME

Description of Income ⁽²⁸⁾	Name of Source / Remitter ⁽²⁹⁾	Type of Income ⁽³⁰⁾	Currency ⁽⁵⁾	Gross Monthly Amount ⁽³¹⁾	Expected Income Duration ⁽³²⁾	Method of Payment ⁽³³⁾
Sub Total		0		0		

EXPENDITURE

Loans

Bank / Lender Name ⁽³⁴⁾	Currency ⁽⁵⁾	Debt (Drawn Balance) ⁽⁸⁾	Periodic Payment Amounts ⁽³⁵⁾	By Period ⁽³⁶⁾	Debt Expiry Date ⁽⁹⁾
Sub Total		0	0		

Living Expenses

Type	Currency ⁽⁵⁾	Monthly Cost (est.) ⁽³⁷⁾	Monthly Cost (est.) ⁽³⁸⁾
Home Insurance			
Management Fees			
Home Maintenance			
Car Insurance			
Car Servicing			
Car Tax			
Holiday			
Medical			
School Fees			
Childcare			
Electricity			
Gas / Oil			
Phone / Mobile Phone			
Refuse			
Groceries, Sundries etc.			
Gym / Sports			
Healthcare			
UPC / Sky			
Life Assurance			
Other (please specify)			
Sub Total		0	0

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OVERALL CONNECTION NET WORTH AND LIQUIDITY POSITION

Total Value ⁽³⁹⁾	Total Liability ⁽⁴⁰⁾	Net Value ⁽⁴¹⁾	Total Income ⁽⁴²⁾	Total Repayment ⁽⁴³⁾	Total Annual Holding Costs ⁽⁴⁴⁾	Surplus Cash ⁽⁴⁵⁾

CONTINGENT ASSETS & (LIABILITIES) (INCLUDING PERSONAL / CORPORATE GUARANTEES)

Nature of Contingent Asset or Liability ⁽⁴⁶⁾	From ⁽⁴⁷⁾	To ⁽⁴⁸⁾	Currency ⁽⁵⁾	Amount ⁽⁴⁹⁾	Due Date ⁽⁵⁰⁾	Expiry Date ⁽⁵¹⁾	Status ⁽⁵²⁾
				0			

ASSET DISPOSALS

To Third Parties since January 1st 2007, including all transfers to Family and/or Related Parties (Arm's Length Transactions In Good Faith For Valuable Consideration At Full Open Market Value).

Asset Location ⁽¹⁾	Asset Description ⁽²⁾	Transferor Name ⁽⁵⁴⁾	Relationship to Transferor ⁽⁵⁵⁾	% Ownership Pre Transfer ⁽⁵⁶⁾	Recipient Name ⁽⁵⁷⁾	Value of Asset at Date of Transfer ⁽⁵⁸⁾	Valuation Basis ⁽⁶⁾	Consideration for Transfer ⁽⁵⁹⁾	Currency ⁽⁵⁾	Date of Transfer ⁽⁶⁰⁾	Documentation for Transfer & Advisor Details ⁽⁶²⁾
Sub Total						0		0			

ASSET TRANSFERS ⁽⁵³⁾

To Third Parties since January 1st 2007, including all transfers to Family and/or Related Parties (Other Than Arm's Length Transactions In Good Faith To Independent, Unconnected Third Parties For Valuable Consideration At Full Open Market Value).

Asset Location ⁽¹⁾	Asset Description ⁽²⁾	Transferor Name ⁽⁵⁴⁾	Relationship to Transferor ⁽⁵⁵⁾	% Ownership Pre Transfer ⁽⁵⁶⁾	Recipient Name ⁽⁵⁷⁾	Value of Asset at Date of Transfer ⁽⁵⁸⁾	Valuation Basis ⁽⁶⁾	Consideration for Transfer ⁽⁵⁹⁾	Currency ⁽⁵⁾	Date of Transfer ⁽⁶⁰⁾	Reason For Transfer ⁽⁶¹⁾	Documentation for Transfer & Advisor Details ⁽⁶²⁾
Sub Total						0		0				

DECLARATION ⁽⁶³⁾

See form of Declaration of Debtor below.

LITIGATION / DISPUTES

Please provide details of any litigation or other dispute resolution process in being, apprehended or threatened in the box below:

GLOSSARY OF TERMS

Please refer to the Glossary for an Explanation of Corresponding Number References.

Please add additional rows to tables above as is necessary to ensure full declaration. Additional explanatory notes can be appended to the SOA to provide further information on specific assets / liabilities as considered necessary.

The Loan Owner and Fitzwilliam Loan Management reserve the right to seek further explanatory notes as it deems appropriate.