



**The Insolvency  
Service**

## Bankruptcy Application

**Applicant:** Brian Bagley

**Please note:**

This document is designed as printable summary of the information you have entered. The contents of this document are a direct transcription of the information you entered into your online bankruptcy application.

Your application will not be considered until you have paid the full application fee and successfully submitted the application online.

## 1. Personal Details

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### Your details

|                            |                            |
|----------------------------|----------------------------|
| Name                       | Brian Bagley               |
| Date of birth              | 01/09/55                   |
| Gender                     | Male                       |
| National Insurance number  | JD 123212 D                |
| Relationship status        | Married                    |
| Previous names and aliases | Brian Jones<br>Bert Bagley |
| Email address              | bbagley@gmail.com          |
| Telephone numbers          | 0777988996<br>01384665456  |

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### Your home

|                    |  |
|--------------------|--|
| Address            | 1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG                           |
| Date you moved in  | June 2013  |
| Type of property   | Semi-Detached  |
| Landlord's name    | Dudley Council   |
| Landlord's address | Payments and Revenue, Dudley Council House, 1 High St, Dudley, United Kingdom, DY1 1AA |

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### Those who live with you

|                     |               |
|---------------------|---------------|
| Name                | Brenda Bagley |
| Age                 | 46            |
| Relationship to you | Wife          |
|                     |               |
| Name                | Jason Bagley  |
| Age                 | 12            |
| Relationship to you | Child         |

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**Your previous addresses**

|                    |  |
|--------------------|--|
| Address            | 34 Walker St, Dudley, West Midlands, DY3 9RT |
| Date you moved in  | August 2009                                  |
| Date you moved out | June 2013                                    |

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**Your dependants**

|                     |   |
|---------------------|---|
| Name                | Karen Jones   |
| Address             | 23 Rural Drive, Worcester, Worcestershire, WR23 2GH |
| Relationship to you | Child   |

|                     |   |
|---------------------|---|
| Name                | Andrew Jones  |
| Address             | 23 Rural Drive, Worcester, Worcestershire, WR23 2GH |
| Relationship to you | Child   |

## 2. Employment

### 2.1 Company directorships

**Have you been a director of a limited company in the last 12 months?**

**Yes**

|   |  |
|---|--|
| Company name  | Lucas and Sons Ltd                                   |
| Company address   | 1 Warren Street, Stourbridge, West Midlands, DY5 8TT |
| Country of registration                                 | United Kingdom                                       |
| Company registration number                             | 123446   |
| Are you still an active company directory?              | Yes  |
| Is this company currently under insolvency proceedings? | Yes  |

#### **Insolvency practitioner details**

|         |  |
|---------|--|
| Name    | Raymond Purnell                                  |
| Address | Trewoon, Poldhu Cove, Mullion, HELSTON, TR12 7JB |

### 2.2 Self employed businesses

**Have you been self-employed in the last 3 years?**

**Yes**

|   |  |
|---|--|
| Business name                           | Bobs Bits  |
| Business type                           | Tool sales                                       |
| Date you started trading                | 12/1/1996  |
| Date you ceased trading                 | 15/8/2015  |
| Trading names                           | Tools R Us<br>Tools Online<br>One Stop Tool Shop |
| VAT number                              | GB887 1866 75                                    |
| Income tax reference number             | 12344508   |
| Where are your business records stored? | My home address                                  |

#### **Trading addresses**

|         |                                  |
|---------|----------------------------------|
| Address | 1 North Road, Birmingham, B3 8GH |
|---------|----------------------------------|

|  |           |
|--|-----------|
| Date you started trading from this address | 12/1/1996 |
| Date you stopped trading from this address | 15/8/2015 |

|  |                              |
|--|------------------------------|
| Address                                    | 1 Main St, Halesowen, Dudley |
| Date you started trading from this address | 23/5/2001                    |
| Date you stopped trading from this address | 15/8/2015                    |

### **Current employees**

|                              |                            |
|------------------------------|----------------------------|
| Name                         | Andrew Higgins             |
| Address                      | 6 Wall St, Dudley, DY3 7UF |
| Employee claims you owe them | £2,500.00                  |
| Reason for the claim         | Unpaid expenses            |

### **Previous employees who claim you owe them money**

|                              |                                  |
|------------------------------|----------------------------------|
| Name                         | Jane Hughes                      |
| Address                      | 21 The Loop, Birmingham, B23 8UH |
| Employee claims you owe them | £1,654.89                        |
| Reason for the claim         | Unpaid wages                     |

### **Company accountants**

|         |                                  |
|---------|----------------------------------|
| Name    | Wilson, Wilson and James         |
| Address | 1 Union Road, Worcester, WR1 2RE |

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## **2.3 Partnerships**

**Have you been a partner in a non-limited business in the last 3 years?** **Yes**

|                           |                          |
|---------------------------|--------------------------|
| Partnership name          | James, Bagley and Stuart |
| Partnership type          | Building Consultancy     |
| Date you started trading  | 12/04/2014               |
| Date you ceased trading   | 15/08/2015               |
| Trading names             |                          |
| Your income tax reference | DL5567988B               |

## Trading addresses

|  |   |
|--|---|
| Partnership address                        | 1 Newbold St, Stourbridge, West Midlands, United Kingdom, DY2 8UT |
| Date you started trading from this address | 12/04/2014  |
| Date you stopped trading from this address | 15/08/2015  |

## Partners

|         |   |
|---------|---|
| Name    | Andrew James                            |
| Address | 1 New Road, Kinver, Shropshire, DY6 2RG |

|         |  |
|---------|--|
| Name    | Wilson Stuart                          |
| Address | 6 The Nook, Wombourne, Dudley, DY3 6YT |

## Current and previous employees

|         |                                      |
|---------|--------------------------------------|
| Name    | Clare Robinson                       |
| Address | 32a Round Road, Stourbridge, DY5 7UY |

## Previous employees who claim they owe you money

|                              |                                  |
|------------------------------|----------------------------------|
| Name                         | Andrew Shaw                      |
| Address                      | 1 Ivy Road, Stourbridge, DY2 4RF |
| Employee claims you owe them | £620.00                          |
| Reason for the claim         | Unpaid wages                     |

## Partnership accountants

|         |                                  |
|---------|----------------------------------|
| Name    | Wilson, Wilson and James         |
| Address | 1 Union Road, Worcester, WR1 2RE |

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## 2.4 Employment

**Have you been employed by someone in the last 12 months?** **Yes**

|          |  |
|----------|--|
| Employer | Grange Hire Services                           |
| Address  | 23 New Road, Smethwick, West Midlands, B67 8UT |

|                       |            |
|-----------------------|------------|
| Date you started work | 19/9/2015  |
| Date you stopped work | 31/12/2015 |

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## **2.5 Employment (other)**

|                   |         |
|-------------------|---------|
| Employment status | Retired |
|-------------------|---------|

### 3. Bank accounts

|                             |   |
|-----------------------------|---|
| Sort code                   | 40-02-03  |
| Account number              | 85622133  |
| Bank name                   | HSBC  |
| Address                     | 1 Great Cornbow Street, Halesowen, West Midlands, B63 3AD |
| Current account balance     | £-132.64  |
| Date the account was opened | December 2011   |
| Joint account holders       | Brenda Bagley   |
| Main account                | Yes   |

|                             |   |
|-----------------------------|---|
| Sort code                   | 40-02-03  |
| Account number              | 66879880  |
| Bank name                   | HSBC  |
| Address                     | 1 Great Cornbow Street, Halesowen, West Midlands, B63 3AD |
| Current account balance     | £25.65  |
| Date the account was opened | December 2011   |
| Joint account holders       | Brenda Bagley   |
| Main account                | No  |



## 4.1 Assets

### 4.1.1 Properties

#### Do you own or have a beneficial interest in any properties?

Yes

|   |   |
|---|---|
| Address                                 | 23 Rural Drive, Worcester, Worcestershire, WR23 2GH |
| Type of property                        | Detached house                                      |
| Ownership type                          | Freehold  |
| Number of bedrooms                      | 4   |
| Who lives at the property               | Tenants   |
| Current value                           | £534,000.00   |
| Start of financial interest in property | 01/08/2001  |

#### Tenants

|                                     |   |
|-------------------------------------|---|
| Income you receive for the property | £1010.00 per month                            |
| Tenant/lodgers names                | Andrew Shaw<br>Jane Andrews<br>Howard Rodgers |

#### Managing agent

|         |                                   |
|---------|-----------------------------------|
| Name    | Sinclair property services        |
| Address | 2 High Street, Worcester, WR1 2RD |

#### Joint owners

|                                  |                        |
|----------------------------------|------------------------|
| Name                             | Sandra Jones           |
| Relationship                     | Other - Former partner |
| Percentage share of the property | 75%                    |

#### Mortgages and secured debts

|                        |              |
|------------------------|--------------|
| Creditor name          | HSBC         |
| Type of debt           | Mortgage     |
| Reference number       | MTG233350/01 |
| Date debt started      | 01/08/2001   |
| Amount you current owe | 135000       |
| Joint debt with        | Sandra Jones |

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### Property equity

|               |             |
|---------------|-------------|
| Total equity  | £399,000.00 |
| Your interest | £35,000.00  |

### 4.1.2 Vehicles

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#### Do you own or have you regularly used any vehicles in the last 12 months?

Yes

|   |   |
|---|---|
| Make  | Ford  |
| Model   | Modeo   |
| Registration                                  | BT63 GYD  |
| Interest in vehicle                           | I own it  |
| Type of vehicle                               | Car   |
| Current value                                 | £10,568.00  |
| Vehicle used for                              | Caring for a relative<br>Socialising<br>Other – Taking care of grand children |
| Address where the vehicle is stored overnight | 1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG                  |

### Finance company details

Company name

Address

Amount you currently owe

Reference number

Agreement start date

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|                     |          |
|---------------------|----------|
| Make                | Ford     |
| Model               | Fiesta   |
| Registration        | BT09 HGY |
| Interest in vehicle | Use of   |
| Type of vehicle     | Car      |

|   |   |
|---|---|
| Current value                                 | £2,354.00   |
| Vehicle used for                              | Caring for a relative<br>Socialising<br>Other – Taking care of grand children |
| Address where the vehicle is stored overnight | 1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG                  |

#### Vehicle Owners

|         |  |
|---------|--|
| Name    | Brenda Bagley  |
| Address | 1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG |

#### 4.1.3 Pensions, insurance and endowment policies

##### Do you have any pension, endowment or life insurance policies? Yes

|                                       |  |
|---------------------------------------|--|
| Policy provider                       | Standard Life  |
| Address                               | Standard Life House, 30 Lothian Road, Edinburgh, EH1 2DH |
| Policy type                           | Life insurance   |
| Policy number                         | STD/003/GH667  |
| When did you take out the policy      | 1 to 2 years ago   |
| Policy value                          | £55,000.00   |
| Are you currently receiving payments? | No   |

#### Beneficiaries

|                     |              |
|---------------------|--------------|
| Name                | Brian Bagley |
| Percentage share    | 55%          |
| Name                | Jason Bagley |
| Relationship to you | Child        |
| Percentage share    | 15%          |
| Name                | Andrew Jones |
| Relationship to you | Child        |
| Percentage share    | 15%          |

|                     |             |
|---------------------|-------------|
| Name                | Karen Jones |
| Relationship to you | Child       |
| Percentage share    | 15%         |

#### 4.1.4 General assets

|                  |          |
|------------------|----------|
| Item description | Cash     |
| Current value    | £2456.48 |

|                  |                 |
|------------------|-----------------|
| Item description | Mixed jewellery |
| Current value    | £3500.00        |

#### Wills and trusts

|                       |                   |
|-----------------------|-------------------|
| Name of trust or will | Wilson Craig Fund |
| Payment expectation   | £23,000.00        |

#### Stocks, shares and investment

|                    |               |
|--------------------|---------------|
| Name of investment | Standard Life |
| Stock worth        | £1235.56      |

#### Self employed business assets

|                  |         |
|------------------|---------|
| Item description | Macbook |
| Current value    | £520.00 |

#### Money you're owed

|                 |                   |
|-----------------|-------------------|
| Amount owed     | £3,000.00         |
| Loaned to       | Andrew Jones      |
| Reason for loan | To start business |

## 4.2 Sold, gifted and transferred assets

### 4.2.1 Properties

**In the last 5 years, have you sold, transferred or given away any properties?**

**Yes**

|  |                                  |
|--|----------------------------------|
| Address  | Flat1, New Rise, Dudley, DY3 9PR |
| Type of property                                 | Flat/Maisonette                  |
| Number of bedrooms                               | 1                                |
| Date of sale or transfer                         | June 2014                        |
| Proceeds of sale (minus fees)                    | £0.00                            |
| Market value of property at the time of the sale | £65,000.00                       |
| Sale value (including fees)                      | £0.00                            |

#### **Purchasers**

|                     |                                  |
|---------------------|----------------------------------|
| Name                | Susan Jones                      |
| Address             | Flat1, New Rise, Dudley, DY3 9PR |
| Relationship to you | A relative                       |

### 4.2.2 Pensions, insurance and endowment policies

**In the last 5 years, have you cashed in, sold, transferred, or given away any pension, endowment or life insurance policies?**

**Yes**

|  |  |
|--|--|
| Policy provider                                | Dudley Building Society                    |
| Address  | 23 Wolverhampton St, Dudley, West Midlands |
| Policy type                                    | Endowment                                  |
| Policy number                                  | DBS-MTG-566456                             |
| Transfer date                                  | 23/1/2012                                  |
| Proceeds of sale (minus fees)                  | £0.00                                      |
| Market value of policy at the time of the sale | £3,000.00                                  |
| Sale value (including fees)                    | £0.00                                      |

## Purchaser

|                     |  |
|---------------------|--|
| Name                | Clare Jones  |
| Address             | 23 Rural Drive, Worcester, Worcestershire,<br>WR23 2GH |
| Relationship to you | Other - Former Partner                                 |

### 4.2.3 Other assets

|   |  |
|---|--|
| Asset type                                      | Vehicle  |
| Make  | Vauxhall   |
| Model   | Corsa  |
| Registration                                    | W453 GHH   |
| Type of vehicle                                 | Car  |
| Date of sale or transfer                        | Jan 2015   |
| Market value of vehicle at the time of the sale | £800   |
| Proceeds of sale (minus fees)                   | £0.00  |
| Purchasers name                                 | Andrew Jones   |
| Purchasers address                              | 23 Rural Drive, Worcester, Worcestershire,<br>WR23 2GH |
| Purchasers relationship to you                  | Child  |

|  |   |
|--|---|
| Asset type                                   | Other   |
| Item description                             | 4K LG Smart TV  |
| Date of sale or transfer                     | 26/12/2015  |
| Market value of item at the time of the sale | £1200.00  |
| Proceeds of sale (minus fees)                | £600.00   |
| Purchasers name                              | Luke Smith  |
| Purchasers address                           | 5 Round Road, Dudley, West Midlands, United<br>Kingdom, DY2 8HG |
| Purchasers relationship to you               | Other - friend  |

## 5. Money you owe

|                       |                                  |
|-----------------------|----------------------------------|
| Creditor's name       | Scottish Electric                |
| Creditor's address    | Grange House, Edinburgh, ED1 8HG |
| Amount currently owed | £3658.56                         |
| Reference number      | MEG123445                        |
| Debt type             | Utilities                        |
| Date the debt started | August 2014                      |

|                       |   |
|-----------------------|---|
| Creditor's name       | John Luke t/a Snap On Tools (Halesowen) |
| Creditor's address    | 33 New St, Halesowen, DY5 7YU           |
| Amount currently owed | £8,456.23                               |
| Reference number      | ACC00123A                               |
| Debt type             | Other – Tool purchase                   |
| Date the debt started | May 2014                                |

### Seized or sold assets

|                     |         |
|---------------------|---------|
| Date agents visited |         |
| Item seized         | Toolbox |
| Items value         | £600.00 |
| Was the item sold?  | Yes     |

|                    |               |
|--------------------|---------------|
| Item seized        | Various tools |
| Current value      | £2135.66      |
| Was the item sold? | Yes           |

|                       |  |
|-----------------------|--|
| Creditor's name       | Barclays Finance                                   |
| Creditor's address    | Barclays House, Colmore Row,<br>Birmingham, B4 6TR |
| Amount currently owed | £8,654.89  |
| Reference number      | BC123356   |
| Debt type             | Credit Card  |
| Reason for debt       | Debt repayment or consolidation                    |

|                       |             |
|-----------------------|-------------|
| Date the debt started | August 2014 |
|-----------------------|-------------|

**Attachment of earnings**

|                               |         |
|-------------------------------|---------|
| Amount taken from your wages? | £12.00  |
| Frequency                     | monthly |



## 6. Income and expenses

### Income

|                                   |                       |
|-----------------------------------|-----------------------|
| <b>Salary or wages</b>            | <b>£750 per month</b> |
| Net income                        | £600 per month        |
| Amount you pay in income tax      | £85 per month         |
| Overtime                          | £100 per month        |
| Bonus                             | £10 per month         |
| Other payments from your employer | £20 per month         |

|   |                      |
|---|----------------------|
| <b>Benefits</b>   | <b>£29 per month</b> |
| Child Tax Credit  | £12 per month        |
| Child Benefit   | £140 per month       |
| Maintenance or child support  | £5 per month         |
| Universal credit  | £ per month          |
| Jobseeker's Allowance   | £ per month          |
| Income Support  | £ per month          |
| Working Tax Credit  | £ per month          |
| Employment and Support Allowance or Statutory Sick Pay                          | £ per month          |
| Disability Living Allowance, Attendance Allowance or Personal Independence Plan | £ per month          |
| Carers Allowance  | £ per month          |
| Housing Benefit or Local Housing Allowance                                      | £ per month          |
| Council Tax Reduction or Council Tax Support                                    | £ per month          |

|                  |                      |
|------------------|----------------------|
| <b>Pensions</b>  | <b>£95 per month</b> |
| Pension provider | Standard Life        |
| Pension amount   | £50 per month        |
| State pension    | £33 per month        |
| Pension credit   | £12 per month        |

|   |                            |
|---|----------------------------|
| <b>Household income</b>                           | <b>£1500 per month</b>     |
| Total amount of the rest of your household income | £1500 per month            |
| <b>Other income</b>                               | <b>£52 per month</b>       |
| Income from                                       | Royalties from a recording |
| Amount  | £50 per year               |
| Income from                                       | Friends loan repayment     |
| Amount  | £2 per month               |
| <b>Total income</b>                               | <b>£2426 per month</b>     |

## Expenses

|                                |                      |
|--------------------------------|----------------------|
| <b>Home and utilities</b>      | <b>£93 per month</b> |
| Rent                           | £2 per month         |
| Mortgage                       | £50 per month        |
| Secured loans                  | £25 per month        |
| Ground rent & service charges  | £2 per month         |
| Building and content insurance | £2 per month         |
| Appliance & furniture rental   | £2 per month         |
| TV licence                     | £2 per month         |
| Council tax                    | £2 per month         |
| Gas                            | £2 per month         |
| Electric                       | £2 per month         |
| Water                          | £2 per month         |

|  |                      |
|--|----------------------|
| <b>Pension, insurance and healthcare</b> | <b>£91 per month</b> |
| Personal pension payments                | £2 per month         |
| Life insurance                           | £50 per month        |
| Health insurance                         | £25 per month        |
| Payment protection insurance (PPI)       | £2 per month         |
| Pet insurance                            | £2 per month         |
| Veterinary bills                         | £2 per month         |
| Prescriptions and medicines              | £2 per month         |
| Dentistry                                | £2 per month         |
| Opticians                                | £2 per month         |
| Adult care costs                         | £2 per month         |

|                              |                       |
|------------------------------|-----------------------|
| <b>Food and housekeeping</b> | <b>£515 per month</b> |
| Groceries                    | £400 per month        |
| Toiletries                   | £50 per month         |
| Alcohol                      | £25 per month         |
| Meals at work                | £40 per month         |

|                                     |                          |
|-------------------------------------|--------------------------|
| <b>Transport and travel</b>         | <b>£568.25 per month</b> |
| Vehicle finance                     | £400 per month           |
| Vehicle insurance                   | £320 per year            |
| Breakdown cover                     | £140 per year            |
| Vehicle tax                         | £115 per year            |
| MOT and ongoing maintenance         | £100 per year            |
| Fuel, parking and toll road charges | £60 per month            |
| Public transport                    | £5 per month             |
| Additional expense                  | Vehicle owners club      |
| Cost                                | £12 per year             |
| Additional expense                  | Vehicle gap insurance    |
| Cost                                | £35 per month            |

|  |                       |
|--|-----------------------|
| <b>Childcare and maintenance</b>               | <b>£848 per month</b> |
| Child maintenance or child support payments    | £30 per month         |
| Childcare costs                                | £450 per month        |
| Nappies and baby items                         | £55 per month         |
| Prescriptions and medicines for your children  | £10 per year          |
| Dentistry and optician costs for your children | £50 per year          |
| School uniforms                                | £200 per year         |
| School meals                                   | £25 per week          |
| After school clubs and school trips            | £25 per week          |
| Public transport to and from school            | £27 per month         |
| Pocket money                                   | £5 per week           |
| Additional expense                             | Swimming lessons      |
|  | £6 per week           |

|                             |                          |
|-----------------------------|--------------------------|
| <b>Personal and leisure</b> | <b>£997.83 per month</b> |
| Clothing and footwear       | £50 per month            |
| Hairdressing                | £25 per month            |

|   |                |
|---|----------------|
| Home phone, internet, TV packages             | £63 per month  |
| Mobile phone                                  | £34 per month  |
| Laundry and dry cleaning                      | £50 per year   |
| Hobbies, leisure or sport                     | £500 per month |
| Newspapers, magazines, stationary and postage | £10 per week   |
| Gifts   | £1000 per year |
| Smoking                                       | £45 per week   |

|                                       |                           |
|---------------------------------------|---------------------------|
| <b>Savings, fines and other costs</b> | <b>£10 per month</b>      |
| Savings                               | £10 per month             |
| Fine issued by                        | West Midlands Police      |
| Amount                                | £100                      |
| <b>Total expenses</b>                 | <b>£3123.08 per month</b> |

## 7. Legal Proceedings

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### Divorces, separations and dissolutions

|                                   |                         |
|-----------------------------------|-------------------------|
| Court dealing with the proceeding | Birmingham Family Court |
| Reference number                  | BFC-2013-12334          |
| Date process finished             | 01/01/2013              |
| Division of assets                | Yes                     |

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### Ongoing claims

|                                   |   |
|-----------------------------------|---|
| Court dealing with the proceeding | Birmingham Crown Court                                  |
| Reference number                  | BCC-2015-556448   |
| Claim initiated by                | Someone else  |
| Was there an interim settlement?  | No  |
| Solicitor's acting on your behalf | Johnson and Johnson                                     |
| Solicitor's address               | 1 Corporation Street, Birmingham, West Midlands, B4 6RT |

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### Other solicitor's acting for you

|                        |  |
|------------------------|--|
| Solicitor              | Highland & Co  |
| Address                | 23 Corporation Street, Birmingham, West Midlands, B4 6RT |
| Date of instruction    | 23/4/2015  |
| Reason for instruction | Personal Injury  |

## 8. Debt history

|   |                  |
|---|------------------|
| Date you first realised you couldn't repay your debts | 1/5/2014         |
| Reasons for being unable to repay your debts          | Failing business |
| Total gambling expenditure in the last two years      | None             |

### Previous insolvency actions

|                    |                   |
|--------------------|-------------------|
| Option type        | Debt Relief Order |
| Reference number   | DRO8379956        |
| Date option stated | 01/09/2015        |

### Preferential payments

|                                    |   |
|------------------------------------|---|
| Preferred creditor name            | John Luke t/a Snap On Tools (Halesowen)                                 |
| Address                            | 33 New St, Halesowen, DY5 7YU   |
| Relationship to you                | Unrelated organisation/company I owe money to (e.g. bank, council, etc) |
| Date of payment                    | 29/6/2014   |
| Payment amount                     | £500.00   |
| Assets given to preferred creditor | Tools   |

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**Application submission**

|   |    |
|---|----|
| If you have been bankrupt before, are any of the debts from your previous bankruptcy also included in this application? | No |
|---|----|

|  |     |
|--|-----|
| Have you spoken with a debt advisor about your financial situation | Yes |
|--|-----|

|   |     |
|---|-----|
| Do you have a Persons At Risk Of Violence order for this application? | Yes |
|---|-----|

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**Persons at Risk of Violence Order**

|                          |                         |
|--------------------------|-------------------------|
| Court the order was made | Birmingham County Court |
|--------------------------|-------------------------|

|            |                                 |
|------------|---------------------------------|
| Order date | 25 <sup>th</sup> September 2015 |
|------------|---------------------------------|

|              |                |
|--------------|----------------|
| Order number | BIR-12033-2015 |
|--------------|----------------|

I confirm that:

- I am the person named in this application
- I am unable to pay your debts
- I consent to a bankruptcy order being made in your name
- I am not aware that anyone else (eg a creditor) is currently petitioning the court to make you bankrupt
- I have paid the full bankruptcy fee
- the information I have provided is accurate to the best of your knowledge
- I consent to a credit search being run using the details you have provided

**Submitted by:**

**Identification supported by:**

**Date and time of submission:**

Brian Bagley

GOV.Verify

12 January 2016 12:30:33