

## Schedule 2

## Financial Disclosure at : 31st January 2013

## Mr A and Mrs A

No.	Assets	No.	Date	Joint	Mr A	Mrs A	E Totals
<b>2.1</b>	<b>Family House: XXX</b>						
2.1.1	Estimated Value		31.1.13	<b>£285,000</b>			
2.1.2	Santander Mortgage	7980	31.1.13	£167,495			
	<b>Total Equity Family House</b>			<b>£117,505</b>			
	<b>Form E Total A</b>						<b>£117,505</b>

note: house value based on average of 3 valuations; purchased in Oct 2009 for £222,000

note: equity figure excludes cost of sale which are estimated at 1.25-2%

<b>2.2</b>	<b>Other Property:</b>						
	None						
	<b>Total Equity Other Property</b>				<b>£0</b>	<b>£0</b>	
	<b>Form E Total B</b>						<b>£0</b>
<b>2.3</b>	<b>Bank, Building Society, Savings</b>						
2.3.1	HSBC	5342	10.1.13		-£307		
2.3.2	HSBC	0168	23.4.13	£0			
2.3.3	Lloyds	8197	10.1.13			56	
	<b>Totals</b>			<b>£0</b>	<b>-£307</b>	<b>£56</b>	
	<b>Form E Total C1</b>						<b>-£251</b>

note: 23/4/13 HSBC a/c no 0168 increased to -£1000 before being paid off via a family loan

<b>2.4</b>	<b>Shares, ISA's, PEP's, NSI's etc</b>						
	<b>Totals</b>			<b>£0</b>	<b>£0</b>	<b>£0</b>	
	<b>Form E Total C2</b>						<b>£0</b>
<b>2.5</b>	<b>Life Insurances inc. Endowments</b>						
	<b>Totals</b>			<b>£0</b>	<b>£0</b>	<b>£0</b>	
	<b>Form E Total C3</b>						<b>£0</b>
<b>2.6</b>	<b>Money Owed to You</b>						
	<b>Totals</b>			<b>£0</b>	<b>£0</b>	<b>£0</b>	
	<b>Form E Total C4</b>						<b>£0</b>
<b>2.7</b>	<b>Cash Sums over £500</b>						
	<b>Totals</b>			<b>£0</b>	<b>£0</b>	<b>£0</b>	
	<b>Form E Total C5</b>						<b>£0</b>
<b>2.8</b>	<b>Personal Belongings</b>						
2.8.1	Ford Focus				£2,000		
2.8.2	Honda Civic				£900		
	<b>Total</b>				<b>£2,900</b>		
	<b>Form E Total C6</b>						<b>£2,900</b>

note: Gold coin worth about £1000 was given as a gift to Mr a who has now given it to his mother in payment for financial help. MrsA has concerns that it will be available to MrA later.

note: 16/5/13 Honda Civic has been transferred to MrsA

<b>2.9</b>	<b>Liabilities</b>						
2.9.1	Lloyds credit card	1611	8.5.13			-£1,770	
2.9.2	Next store card	5654	23.4.13			£0	
	<b>Totals</b>					<b>-£1,770</b>	
	<b>Form E Totals D1</b>						<b>-£1,770</b>

<b>2.13</b>	<b>Pension CETV</b>						
2.13.1	BMW *	4350	31.12.12		£32,687		
	<b>Totals</b>				<b>£32,687</b>		
	<b>Form E Total F</b>						<b>£32,687</b>

*note: MrA has been paying in contributions for 9 years and is still paying in; the predicted annual pension on retirement is £14,008, with a lump sum of £93,390. It is not a final salary pension.*

## 2.20 Summaries of Your Capital

	Description	Reference	Value
	Interest in Family Home	A	£117,505
	Interest in Other Property	B	£0
	Interest in Personal Assets	C	£2,649
	Value of Liabilities	D	-£1,770
	Interest in Business Assets	E	£0
	Value of all other Assets	G	£0
	<b>Total Value of all Realisable Assets</b>		<b>£118,384</b>
	<b>Total Value of all Pensions</b>	F	<b>£32,687</b>