



MJ FOSTER <mjfooster0430@gmail.com>

DRO Applicant Ref CL - 108917471

2 messages

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Wed, Mar 16, 2022 at 12:31 PM

To: debra.orton@citizensadvicecd.org.uk

Debra,

Good morning, Thank you for your email. May I start by correcting my name it's spelled as Ma Jesusa Foster. Its a Filipino thing, shortening the spelling to Ma

I really don't have any hidden agenda or any clever reason why I paid both Lloyds Personal loan but to just consolidate it and pay out some of the credit card debt. I was offered a lower interest and can take out a higher amount by Creation. I wanted Lloyds account closed because I don't want to have two creditors with personal loans on the go.

I've calculated it during the time and I know I can manage to pay creation and minimum payments of what's left of the credit cards.

I was so sure that my circumstances with work can only get better.

I was determined to work more hours to keep up with my financial responsibilities. Honestly, If my husband had just followed through that he would help me pay for my cards that I used for my Indefinite Leave to Remain Visa, our holiday and a thousand pounds to his bank account, emergency expenses for the car and stayed locally so I could work. I wouldn't be in this situation. But he can't help me because he's also in financial hardship.

Below is a list of questions used by examiners in the Insolvency Service to establish a possible beneficial interest in bankruptcy cases.

1. Do you own or have you ever been the owner of a property? **No.**
2. Have you transferred a property to a third party, for example a spouse, civil partner or other associate? **No.**
3. Are you married to the registered proprietor? **Yes.**
4. If so, how long have you lived at the property? I started living in his property in Nov 2013 on a visitors visa. I was pregnant with our child and because I was pregnant, we applied for a visitors visa extension knowing that it would get refused. I stayed in the property until I gave birth and managed to secure a passport for our child because I was asked to leave due to the visa refusal. That was roughly August 2014. I came back on a Fiancé' visa in Feb 2015 and stayed in his property until now.
5. Did you pay a deposit when purchasing the property? **No.** His deposit was given to him by his parents before we met.
6. Are you shown on the mortgage or on any subsequent charges?
7. What mortgage payments have you made and for how long? **None.**
8. Have you ever claimed to own a property when applying for credit? **No.**
9. Do you consider you have a beneficial interest in the property? **No.**
10. If not, why not? **He bought this property before we met and the down payment he used was from his parents as his inheritance.**

If I wanted to put my mark on this property I would have applied for "Home Rights" the moment he asked me and our child to leave his house. I've been asked to leave way too many times. I'm staying because first I don't have anywhere else to go especially on a spouse visa I can't ask for any help from your government.

Now, I'm a resident I'm eligible to rent If I have to.

I don't have the financial capacity to own a property like this because the house is not finished and maintenance is very expensive. Saying that I have no plans of owning a property at all. I'm better off renting and let the landlord deal with maintenance or in this case he deal with it.

It's not mine and will never be mine.

Just to make you aware that my name is on the Council Tax just for show because it's a requirement to prove to the Home Office that we are actually living together.

The direct debit is set up to me because I'm the one who have an account with the council. Its easier to access print outs proofs for applications. I'm also planning to pay this just to ease marital tension.

11. Have you funded an extension or remedial works to the property? **No.**

MJ FOSTER <mjfooster0430@gmail.com>

Sat, Jun 14, 2025 at 4:24 PM

Draft To: nationalityfurtherinformationrequests@homeoffice.gov

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