

SCHEDULE 5

Regulation 18(5)

Amendments to Form 4 (Application for variation of a Debt Payment Programme)

**Section 3**

**3 Grounds for Variation** (Regulation 37)

**I apply for a variation because:**

- a There is an agreement between the debtor, or in the case of a joint DPP the debtors, and each creditor participating in the programme. Yes  No
- b There is an agreement between the debtor and a creditor to cancel the obligation to repay an amount. Yes  No
- c The programme is one in relation to which a request for the consent of every creditor was made before 30th June 2007 and the variation is to 'freeze' interest and charges otherwise due to these creditors. Yes  No
- d There has been a material change in the circumstances of the debtor or, in the case of a joint DPP, the debtors. Yes  No
- e A debt has been omitted from, or was wrongly assessed for the programme due to a mistake, oversight, or other reasonable cause. Yes  No
- f There is a debt that was future or contingent which was known but not quantifiable at the date of approval, is now quantified and due for payment. Yes  No
- g The debtor, or the debtors in the case of a joint DPP, needs credit to meet an essential requirement. Yes  No
- h The debtor, or in the case of a joint DPP the debtors, wishes to defer payment for a period of 6 months, with the period of the DPP to be extended accordingly, as the debtor's disposable income has reduced by 50% or more as a result of the circumstances specified below:
  - A period of unemployment or change in employment;
  - A period of leave from employment for maternity, paternity, adoption or to care for a dependant;
  - A period of illness;
  - Divorce, dissolution of civil partnership or judicial separation; or
  - Death of a person with whom the debtor shared financial responsibilities or otherwise.
  - Reduction in social security benefits or tax credits (or both)

Provide full details and evidence in respect of 3a) to 3h) below.

Supporting Information: