

# FINANCIAL STATEMENT OF

Panayiota Panagiotis Lymberakou

~~\*Husband~~/~~\*Wife~~/~~\*Civil partner~~

(\*delete as appropriate)

In the Principal Registry of the Family Division	
*[High/County Court]	
*[Principal Registry of the Family Division]	
Case No. <i>Always quote this</i>	FD06D05076
Petitioner's Solicitor's reference	AR/CC/L34.01/Lymberakou
Respondent's Solicitor's reference	CR/1337.1/Dragonas

## Between

John Paul Dragonas (o/w Ioannis Pavlos Dragonas)

and

Panayiota Panagiotis Lymberakou

Who is the ~~\*husband~~/~~\*wife~~/~~\*civil partner~~  
~~\*Petitioner~~/~~\*Respondent~~ in the  
~~\*divorce~~/~~\*dissolution suit~~  
 Applicant in this matter

Who is the ~~\*husband~~/~~\*wife~~/~~\*civil partner~~  
~~\*Petitioner~~/~~\*Respondent~~ in the  
~~\*divorce~~/~~\*dissolution suit~~  
 Respondent in this matter

Please fill in this form fully and accurately. Where any box is not applicable, write 'N/A'.

You have a duty to the court to give a full, frank and clear disclosure of all your financial and other relevant circumstances.

A failure to give full and accurate disclosure may result in any order the court makes being set aside.

If you are found to have been deliberately untruthful, criminal proceedings for perjury may be taken against you.

You must attach documents to the form where they are specifically sought and you may attach other documents where it is necessary to explain or clarify any of the information that you give.

Essential documents that must accompany this statement are detailed in the form.

If there is not enough room on the form for any particular piece of information, you may continue on an attached sheet of paper.

If you are in doubt about how to complete any part of this form you should seek legal advice.

This Statement must be sworn before a solicitor, a commissioner for oaths or an Officer of the Court or, if abroad, a notary or duly authorised official, before it is filed with the Court or sent to the other party (see last page).

This statement is filed by

AR Legal Solicitors  
 68-70 Turnham Green Terrace  
 London  
 W4 1QN

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Name and address of solicitor

# 1 General Information

1.1 Full name Panayiota Panagiotis Lymberakou

1.2 Date of birth 

Date	Month	Year
14	09	1955

 1.3 Date of the marriage/  
civil partnership 

Date	Month	Year
17	09	1987

1.4 Occupation Credit Controller

1.5 Date of the separation 

Date	Month	Year
29	02	2006

 Tick here if not applicable

1.6 Date of the 

Petition			Decree nisi/Decree of judicial separation Conditional order/ Separation order			Decree absolute/ Final order (if applicable)		
Date	Month	Year	Date	Month	Year	Date	Month	Year
29	08	2006	19	03	2007	31	08	2007

1.7 If you have subsequently married or formed a civil partnership, or will do so, state the date 

Date	Month	Year

1.8 Are you co-habiting? Yes  No   
1.9 Do you intend to co-habit within the next six months? Yes  No

1.10 Details of any children of the family 

Full names	Date of birth			With whom does the child live?
	Date	Month	Year	
Penelope Dragonas (over 18 years old)	08	08	1989	With the Petitioner

1.11 Details of the state of health of yourself and the children if you think this should be taken into account 

Yourself	Children
Good	Good

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**1.12 Details of the present and proposed future educational arrangements for the children.**

Present arrangements	Future arrangements
Penelope is currently in her first year of a three year BSc in Psychology at the University of Westminster, London	To conclude her undergraduate degree.

**1.13 Details of any child support maintenance calculation or any maintenance order or agreement made in respect of any children of the family. If no calculation, order or agreement has been made, give an estimate of the liability of the non-resident parent in respect of the children of the family under the Child Support Act 1991.**

N/A

**1.14 If this application is to vary an order, attach a copy of the order and give details of the part that is to be varied and the changes sought. You may need to continue on a separate sheet.**

N/A

**1.15 Details of any other court cases between you and your spouse/civil partner, whether in relation to money, property, children or anything else.**

Case No	Court
N/A	

**1.16 Your present residence and the occupants of it and on what terms you occupy it (e.g. tenant, owner-occupier).**

Address	Occupants	Terms of occupation
297 Cannon Hill Lane London SW20 9DB	Panayiota Panagiotis Lymberakou Penelope Dragonas	Owner occupier. Daughter of owner occupier.

## 2 Financial Details *Part 1 Real Property and Personal Assets*

2.1 Complete this section in respect of the family home (the last family home occupied by you and your spouse/civil partner) if it remains unsold.

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months. If you cannot provide this document, please give your own realistic estimate of the current market value
- b) A recent mortgage statement confirming the sum outstanding on **each** mortgage

Property name and address

297 Cannon Hill Lane  
London  
SW20 9DB

Land Registry title number

SY8735

Mortgage company name(s) and address(es) and account number(s)

The Woolwich  
PO Box 8575  
Leicester LE18 9AW  
Account Number: 91-221-48985 & 97-062-05192

Type of mortgage

Repayment

Details of who owns the property and the extent of your legal and beneficial interest in it (i.e. state if it is owned by you solely or jointly owned with your spouse/civil partner or with others)

Owned solely by the Wife

If you consider that the legal ownership as recorded at the Land Registry does not reflect the true position, state why

Current market value of the property

£480,000

Balance outstanding on any mortgage(s)

£97,506.57

If a sale at this stage would result in penalties payable under the mortgage, state amount

TBC

Estimate the costs of sale of the property

£14,400

Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale)

£368,093.43

TOTAL value of your interest in the family home:

Total A £ £368,093.43

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File 2.

**2.2 Details of your interest in any other property, land or buildings. Complete one page for each property you have an interest in.**

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months. If you cannot provide this document, please give your own realistic estimate of the current market value
- b) A recent mortgage statement confirming the sum outstanding on **each** mortgage

<b>Property name and address</b>	None
<b>Land Registry title number</b>	
<b>Mortgage company name(s) and address(es) and account number(s)</b>	
<b>Type of mortgage</b>	
<b>Details of who owns the property and the extent of your legal and beneficial interest in it (i.e. state if it is owned by you solely or jointly owned with your spouse/civil partner or with others)</b>	
<b>If you consider that the legal ownership as recorded at the Land Registry does not reflect the true position, state why</b>	
<b>Current market value of the property</b>	
<b>Balance outstanding on any mortgage(s)</b>	
<b>If a sale at this stage would result in penalties payable under the mortgage, state amount</b>	
<b>Estimate the costs of sale of the property</b>	
<b>Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale)</b>	
<b>Total value of your interest in this property</b>	
<b>TOTAL value of your interest in ALL other property:</b>	
<b>Total B</b>	£ 0

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**2.3 Details of all personal bank, building society and National Savings Accounts that you hold or have held at any time in the last twelve months and which are or were either in your own name or in which you have or have had any interest. This applies whether any such account is in credit or in debit. For joint accounts give your interest and the name of the other account holder. If the account is overdrawn, show a minus figure.**

Documentation required for attachment to this section:

For each account listed, all statements covering the last 12 months.

Name of bank or building society, including branch name	Type of account (e.g. current)	Account number	Name of other account holder (if applicable)	Balance at the date of this statement	Total current value of your interest
Barclays	Current	40190454	N/A	-£1,825.20	-£1,825.20
Barclays	Mortgage Current Account	73613992	N/A	-£1,091.59	-£1,091.59
<b>TOTAL value of your interest in ALL accounts: (C1)</b>					£ -£2,916.79

**2.4 Details of all investments, including shares, PEPs, ISAs, TESSAs, National Savings Investments (other than already shown above), bonds, stocks, unit trusts, investment trusts, gilts and other quoted securities that you hold or have an interest in. (Do not include dividend income as this will be dealt with separately later on.)**

Documentation required for attachment to this section:

Latest statement or dividend counterfoil relating to each investment.

Name	Type of Investment	Size of Holding	Current value	Name of any other account holder (if applicable)	Total current value of your interest
A.S.G. (Andy Spyrou) Group Public Limited [Cypriot Shares]	Shares	2,700	£540.00	N/A	£540.00
<b>TOTAL value of your interest in ALL holdings: (C2)</b>					£ 540.00

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**2.5 Details of all life insurance policies including endowment policies that you hold or have an interest in. Include those that do not have a surrender value. Complete one page for each policy.**

Documentation required for attachment to this section:

A surrender valuation of each policy that has a surrender value.

Name of company

Legal & General

Policy type

Life Insurance

Policy number

012634778-0

If policy is assigned, state in whose favour and amount of charge

N/A

Name of any other owner and the extent of your interest in the policy

Policy is in the sole name of Wife

Maturity date (if applicable)

Date	Month	Year
27	10	2017

Current surrender value (if applicable)

None

If policy includes life insurance, the amount of the insurance and the name of the person whose life is insured

£99,920  
Panayiota Panagiotis Lymberakou

Total current surrender value of your interest in this policy

0

**TOTAL value of your interest in ALL policies: (C3) £ 0**

**2.6 Details of all monies that are OWED TO YOU. Do not include sums owed in director's or partnership accounts which should be included at section 2.11.**

Brief description of money owed and by whom	Balance outstanding	Total current value of your interest
None		

**TOTAL value of your interest in ALL debts owed to you: (C4) £ 0**

## 2 Financial Details *Part 2 Capital: Liabilities and Capital Gains Tax*

### 2.9 Details of any liabilities you have.

**EXCLUDE** liabilities already shown such as:

- Mortgages
- Any overdrawn bank, building society or National Savings accounts

**INCLUDE:**

- Money owed on credit cards and store cards
- Bank loans
- Hire purchase agreements

List all credit and store cards held including those with a nil or positive balance. Where the liability is not solely your own, give the name(s) of the other account holder(s) and the amount of your share of the liability.

Liability	Name(s) of other account holder(s) (if applicable)	Total liability	Total current value of your interest in the liability
Barclays Mastercard	N/A	£3,853.51	£3,853.51
Barclays Visa	N/A	0	0
<b>TOTAL value of your interest in ALL liabilities: (D1)</b>			£ 3,853.51

### 2.10 If any Capital Gains Tax would be payable on the disposal now of any of your real property or personal assets, give your estimate of the tax liability.

Asset	Total Capital Gains Tax liability
N/A	
<b>TOTAL value of ALL your potential Capital Gains Tax liabilities: (D2)</b>	
£	
<b>Add together D1 and D2 to give the TOTAL value of your liabilities: TOTAL D</b>	
£ 3,853.51	

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## 2 Financial Details *Part 3 Capital: Business assets and directorships*

### 2.11 Details of all your business interests. Complete one page for each business you have an interest in.

Documentation required for attachment to this section:

- a) Copies of the business accounts for the last two financial years
- b) Any documentation, if available at this stage, upon which you have based your estimate of the current value of your interest in this business, for example a letter from an accountant or a formal valuation. It is not essential to obtain a formal valuation at this stage

<b>Name of the business</b>	N/A
<b>Briefly describe the nature of the business</b>	
<b>Are you</b> <i>(Please delete all those that are not applicable)</i>	<ul style="list-style-type: none"> <li>a) Sole trader</li> <li>b) Partner in a partnership with others</li> <li>c) Shareholder in a limited company</li> </ul>
<b>If you are a partner or a shareholder, state the extent of your interest in the business (i.e. partnership share or the extent of your shareholding compared to the overall shares issued)</b>	
<b>State when your next set of accounts will be available</b>	
<b>If any of the figures in the last accounts are not an accurate reflection of the current position, state why.</b> <b>For example, if there has been a material change since the last accounts, or if the valuations of the assets are not a true reflection of their value (e.g. because property or other assets have not been re-valued in recent years or because they are shown at a book value)</b>	
<b>Total amount of any sums owed to you by the business by way of a director's loan account, partnership capital or current accounts or the like. Identify where these appear in the business accounts</b>	
<b>Your estimate of the current value of your business interest. Explain briefly the basis upon which you have reached that figure</b>	
<b>Your estimate of any Capital Gains Tax that would be payable if you were to dispose of your business now</b>	
<b>Net value of your interest in this business after any Capital Gains Tax liability</b>	
<b>TOTAL value of ALL your interests in business assets: TOTAL E</b>	
	£

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**2.12 List any directorships you hold or have held in the last 12 months (other than those already disclosed in Section 2.11).**

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## 2 Financial Details *Part 4 Capital: Pensions*

2.13 Give details of all your pension rights. Complete a separate page for each pension.

**EXCLUDE:**

- Basic State Pension

**INCLUDE (complete a separate page for each one):**

- Additional State Pension (SERPS and State Second Pension (S2P))
- Free Standing Additional Voluntary Contribution Schemes (FSAVC) separate from the scheme of your employer
- Membership of ALL pension plans or schemes

Documentation required for attachment to this section:

- A recent statement showing the cash equivalent transfer value (CETV) provided by the trustees or managers of each pension arrangement (or, in the case of the additional state pension, a valuation of these rights)
- If any valuation is not available, give the estimated date when it will be available and attach a copy of your letter to the pension company or administrators from whom the information was sought and/or state the date on which an application for a valuation of a State Earnings Related Pension Scheme was submitted to the Department of Work and Pensions

Name and address of pension arrangement

None

Your National Insurance Number

NZ 08 59 14 B

Number of pension arrangement or reference number

Type of scheme  
e.g. occupational or personal, final salary, money purchase, additional state pension or other (if other, please give details)

Date the CETV was calculated

Is the pension in payment or drawdown or deferment? (Please answer Yes or No)

State the cash equivalent transfer value (CETV) quotation, or in the additional state pension, the valuation of those rights

If the arrangement is an occupational pension arrangement that is paying reduced CETVs, please quote what the CETV would have been if not reduced. If this is not possible, please indicate if the CETV quoted is a reduced CETV

TOTAL value of ALL your pension assets: TOTAL F £

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## 2 Financial Details *Part 5 Capital: Other assets*

2.14 Give details of any other assets not listed in Parts 1 to 4 above.

**INCLUDE** (the following list is not exhaustive):

- Any personal or business assets not yet disclosed
- Unrealisable assets
- Share option schemes, stating the estimated net sale proceeds of the shares if the options were capable of exercise now, and whether Capital Gains Tax or income tax would be payable
- Business expansion schemes
- Futures
- Commodities
- Trust interests (including interests under a discretionary trust), stating your estimate of the value of the interest and when it is likely to become realisable. If you say it will never be realisable, or has no value, give your reasons
- Any asset that is likely to be received in the foreseeable future
- Any asset held on your behalf by a third party
- Any asset not disclosed elsewhere on this form even if held outside England and Wales

You are reminded of your obligation to disclose all your financial assets and interests of ANY nature.

Type of asset	Value	Total NET value of your interest
N/A		
<b>TOTAL value of ALL your other assets: TOTAL G</b>		<b>£</b>

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## 2 Financial Details *Part 6 Income: Earned income from employment*

### 2.15 Details of earned income from employment. Complete one page for each employment.

Documentation required for attachment to this section:

- P60 for the last financial year (you should have received this from your employer shortly after the last 5th April)
- Your last three payslips
- Your last Form P11D if you have been issued with one

<b>Name and address of your employer</b>	Thomson Financial Aldgate House 33 Aldgate High Street London EC3N 1DL
<b>Job title and brief details of the type of work you do</b>	Accounts Assistant
<b>Hours worked per week in this employment</b>	40
<b>How long have you been with this employer?</b>	2 months
<b>Explain the basis of your income i.e. state whether it is based on an annual salary or an hourly rate of pay and whether it includes commissions or bonuses</b>	Annual salary of £25,000 paid monthly.
<b>Gross income for the last financial year as shown on your P60</b>	£26,315.96 (previous full time employment)
<b>Net income for the last financial year i.e. gross income less income tax and national insurance</b>	£21,739.24
<b>Average net income for the last three months i.e. total income less income tax and national insurance divided by three</b>	£846.76
<b>Briefly explain any other entries on the attached payslips other than basic income, income tax and national insurance</b>	None
<b>If the payslips attached for the last three months are not an accurate reflection of your normal income briefly explain why</b>	In the last 3 months the Wife has worked on a temporary basis for a few weeks, was unemployed for a few weeks and then commenced her new job just under 2 months ago and has only received one months payment to date. Her monthly net income from her new job will be £1,508.53 per month.
<b>Details and value of any bonuses or other occasional payments that you receive from this employment not otherwise already shown, including the basis upon which they are paid</b>	None
<b>Details and value of any benefits in kind, perks or other remuneration received from this employer in the last year (e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.)</b>	None
<b>Your estimate of your net income from this employment for the next 12 months. If this differs significantly from your current income explain why in box 4.1.2</b>	£18,102.36. The Wife has recently started a new job which is less well remunerated than her previous full time job. The Wife also undertook paid overtime in her last full time job which is not available with her new position.

Estimated TOTAL of ALL net earned income from employment for the next 12 months: TOTAL H £ £18,102.36

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## 2 Financial Details *Part 7 Income: Income from self-employment or partnership*

2.16 You will have already given details of your business and provided the last two years accounts at section 2.11. Complete this section giving details of your income from your business. Complete one page for each business.

Documentation required for attachment to this section:

- a) A copy of your last tax assessment or, if that is not available, a letter from your accountant confirming your tax liability
- b) If net income from the last financial year and estimated net income for the next 12 months is significantly different, a copy of management accounts for the period since your last account

Name of the business

N/A

Date to which your last accounts were completed

Your share of gross business profit from the last completed accounts

Income tax and national insurance payable on your share of gross business profit above

Net income for that year (using the two figures directly above, gross business profit less income tax and national insurance payable)

Details and value of any benefits in kind, perks or other remuneration received from this business in the last year  
e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.

Amount of any regular monthly or other drawings that you take from this business

If the estimated figure directly below is different from the net income as at the end date of the last completed accounts, briefly explain the reason(s)

Your estimate of your net annual income for the next 12 months

Estimated TOTAL of ALL net income from self-employment or partnership for the next 12 months: TOTAL I £

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**2 Financial Details Part 8 Income: Income from investments**  
*e.g. dividends, interest or rental income*

**2.17 Details of income received in the last financial year (the year ended last 5th April), and your estimate of your income for the current financial year. Indicate whether the income was paid gross or net of income tax. You are not required to calculate any tax payable that may arise.**

Nature of income and the asset from which it derived	Paid gross or net	Income received in the last financial year	Estimated income for the next 12 months
Dividends received from ASG shares. The shares have been in the ownership of the Petitioner since approximately 2003 and the only dividends that have ever been received was a payment of £62.10 (Cypriot pounds) in August 2007.	Net	62.10 Cypriot pounds  £81.25 (GBP at an exchange rate of 1.00 Cypriot Pound equals £1.31)	0
<b>Estimated TOTAL investment income for the next 12 months: TOTAL J</b>			<b>£ 0</b>

**2 Financial Details Part 9 Income: Income from state benefits (including state pension and child benefit)**

**2.18 Details of all state benefits that you are currently receiving.**

Name of benefit	Amount paid	Frequency of payment	Estimated income for the next 12 months
N/A			
<b>Estimated TOTAL benefit income for the next 12 months: TOTAL K</b>			<b>£</b>

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## 2 Financial Details *Part 10 Income: Any other income*

2.19 Details of any other income not disclosed above.

**INCLUDE:**

- Any source from which income has been received during the last 12 months (even if it has now ceased)
- Any source from which income is likely to be received during the next 12 months

You are reminded of your obligation to give full disclosure of your financial circumstances.

Nature of income	Paid gross or net	Income received in the last financial year	Estimated income for the next 12 months
N/A			
<b>Estimated TOTAL other income for the next 12 months: TOTAL L</b>			<b>£</b>

## 2 Financial Details *Summaries*

### 2.20 Summary of your capital (Parts 1 to 5).

Description	Reference of the section on this statement	Value
Current value of your interest in the family home	A	£368,093.43
Current value of your interest in all other property	B	0
Current value of your interest in personal assets	C	£33,423.21
Current value of your liabilities	D	£3,853.51
Current value of your interest in business assets	E	0
Current value of your pension assets	F	0
Current value of all your other assets	G	0
<b>TOTAL value of your assets (Totals A to G less D):</b>		<b>£ 397,663.13</b>

### 2.21 Summary of your estimated income for the next 12 months (Parts 6 to 10).

Description	Reference of the section on this statement	Value
Estimated net total of income from employment	H	£18,102.36
Estimated net total of income from self-employment or partnership	I	0
Estimated net total of investment income	J	0
Estimated state benefit receipts	K	0
Estimated net total of all other income	L	0
<b>Estimated TOTAL income for the next 12 months (Totals H to L):</b>		<b>£ 18,102.36</b>

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### 3 Financial Requirements *Part 1 Income needs*

3.1 Income needs for yourself and for any children living with you or provided for by you. ALL figures should be annual, monthly or weekly (state which). You must not use a combination of these periods. State your current income needs and, if these are likely to change in the near future, explain the anticipated change and give an estimate of the future cost.

The income needs below are: <i>(delete those not applicable)</i>	<del>Weekly</del>	Monthly	<del>Annual</del>
<p><b>I anticipate my income needs are going to change because</b>          the annual salary paid by the Wife's new job is less than that paid by her previous full time position. There is no guarantee of any pay rise in the foreseeable future. Also with her last position she undertook a great deal of paid overtime but there is no such opportunity in the new position.</p>			

#### 3.1.1 Income needs for yourself.

**INCLUDE:**

- All income needs for yourself
- Income needs for any children living with you or provided for by you only if these form part of your total income needs (e.g. housing, fuel, car expenses, holidays, etc)

Item	Current cost	Estimated future cost
Please see Schedule attached		
<b>SUB-TOTAL your income needs:</b>		£ 2,402.25

#### 3.1.2 Income needs for children living with you or provided for by you.

**INCLUDE:**

- Only those income needs that are different to those of your household shown above

Item	Current cost	Estimated future cost
The parties daughter Penelope (although she is over 18 years) still lives with the Wife and is planning on doing so at least until she concludes her studies (she is currently in her first year of a three year degree course). At present Penelope has a part time job earning approximately £500 per month net which she uses to pay for travel, socialising etc. She will be unable to work part time during the second and third years of her degrees due to fuller timetables and as such the Wife will need to pay for her needs.		
<b>SUB-TOTAL children's income needs:</b>		£ 500
<b>TOTAL of ALL income needs:</b>		£ 2,902.25

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### 3 Financial Requirements *Part 2 Capital needs*

3.2 Set out below the reasonable future capital needs for yourself and for any children living with you or provided for by you.

3.2.1 Capital needs for yourself.

**INCLUDE:**

- All capital needs for yourself
- Capital needs for any children living with you or provided for by you only if these form part of your total capital needs (e.g. housing, car, etc.)

Item	Cost
The Petitioner at present has a 12 year old car which costs her approximately £1,000 a year to maintain. A more reliable car with lower maintainance costs is required.	£12,000
The fence surrounding the FMH has blown down and needs to be re-erected.	£2,000
<b>SUB-TOTAL your capital needs:</b>	
	£ 14,000

3.2.2 Capital needs for children living with you or provided for by you.

**INCLUDE:**

- Only those capital needs that are different to those of your household shown above

Item	Cost
Tuition fees of approximately £3,000 per year for her second and third years of studies need to be paid. She has taken out a student loan to pay for the first years fees which will need to be repaid.	£9,000
<b>SUB-TOTAL your children's capital needs:</b>	
	£ 9,000
<b>TOTAL of ALL capital needs:</b>	
	£ 23,000

## 4 Other Information

### 4.1 Details of any significant changes in your assets or income.

At both sections 4.1.1 and 4.1.2, INCLUDE:

- ALL assets held both within and outside England and Wales
- The disposal of any asset

#### 4.1.1 Significant changes in assets or income during the LAST 12 months.

The Wife has changed jobs and had a period of unemployment of approximately six weeks. Her new position pays less than her old full time position.

The Wife has had significant legal fees to pay in relation to her divorce from the Husband and his additional applications to have Decree Nisi set aside and obtain an occupation order over the FMH. These additional legal fees have been caused by the Husband's conduct regarding the divorce (although costs orders were made against the Husband which have now been paid).

#### 4.1.2 Significant changes in assets or income likely to occur during the NEXT 12 months.

The Wife will have legal fees to pay in relation to these proceedings.

### 4.2 Brief details of the standard of living enjoyed by you and your spouse/civil partner during the marriage/civil partnership.

The parties had a frugal standard of living. The Wife went to Greece once a year with the parties daughter to visit relatives. The parties did not take any other family holidays although the Husband made frequent trips to Greece by himself to deal with his business interests and assets based there.

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**4.3 Are there any particular contributions to the family property and assets or outgoings, or to family life, or the welfare of the family that have been made by you, your partner or anyone else that you think should be taken into account? If there are any such items, briefly describe the contribution and state the amount, when it was made and by whom.**

**INCLUDE:**

- **Contributions already made**
- **Contributions that will be made in the foreseeable future**

Throughout the marriage the Wife has used her entire earnings to run the household. The parties ran a family travel business between 1991 and 2003. Each party drew a monthly salary of £750 net. The Wife used her salary to pay the mortgage for the FMH and the household expenses and the Husband contributed much less. The Husband kept the majority of his salary for himself. The Husband also received approximately £800 net per month from commission earned from selling holidays as well as £800 net per month received from the rent of two flats above the travel business. The Husband kept the majority this money for himself and contributed little to the household expenses. On the voluntary liquidation of the business the Husband paid himself £5,000 which he again kept for himself. The Wife received no payment.

Upon the close of the business the Wife immediately found paid employment in order that she could continue to pay the mortgage and household expenses. The Husband started another travel business which closed after 2 years.

The Wife has no knowledge of what business the Husband has been involved with for the last 2 to 3 years. The FMH is in the sole name of the Wife and she has always been responsible for the mortgage payments.

**4.4 Bad behaviour or conduct by the other party will only be taken into account in very exceptional circumstances when deciding how assets should be shared after divorce/dissolution. If you feel it should be taken into account in your case, identify the nature of the behaviour or conduct below.**

The Husband is a serial bankrupt having been first made bankrupt in 1989 and then personally bankrupt in 2002.

**4.5 Give details of any other circumstances that you consider could significantly affect the extent of the financial provision to be made by or for you or any child of the family.**

**INCLUDE (the following list is not exhaustive):**

- **Earning capacity**
- **Disability**
- **Inheritance prospects**
- **Redundancy**
- **Retirement**
- **Any plans to marry, form a civil partnership or cohabit**
- **Any contingent liabilities**

The Wife is 52 years old. Whilst in good health it is likely that she will want to retire within the next 10-12 years. She has no pension provision.

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**4.6 If you have subsequently married or formed a civil partnership (or intend to) or are living with another person (or intend to), give brief details, so far as they are known to you, of his or her income, assets and liabilities.**

Annual Income		Assets and Liabilities	
Nature of income	Value (if known, state whether gross or net)	Item	Value (if known)
N/A			
<b>Total income: £</b>		<b>Total assets/liabilities: £</b>	

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To Whom It May Concern

This is to certify that I, John Dragonas of 297 Cannon Hill Lane, London SW20 9DB, hereby declare that I have ~~no~~ <sup>NO</sup> interest or claim on the Estate of my wife, Mrs Youla Lymberakou, that may be held either within the United Kingdom of Great Britain or in any other country and including any cash, Shares or other assets made either prior to or after our marriage or to be made at a future date.

In the event of my death all of the above mentioned items comprising this estate would be transferred to our Daughter Penelope Dragonas

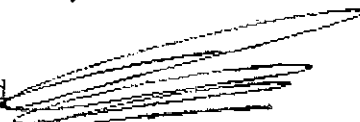
This agreement is made on

Date 19/02/2003

John Dragonas

Signed 

Witnessed by

Signed  Date 19.02.2003

C. P. P. - ACCOUNTANT  
EAST HAM  
107 SOUTH WOODS WAY  
LONDON SW14 8TW

And Vice Versa.  
that PL declare that I have no interest etc.

11/12/2007

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## 5 Order Sought

**5.1** If you are able at this stage, specify what kind of orders you are asking the court to make. Even if you cannot be specific at this stage, if you are able to do so, indicate:

- a) If the family home is still owned, whether you are asking for it to be transferred to yourself or your spouse/civil partner or whether you are saying it should be sold
- b) Whether you consider this is a case for continuing spousal maintenance/maintenance for your civil partner or whether you see the case as being appropriate for a "clean break". (*A 'clean break' means a settlement or order which provides amongst other things, that neither you nor your spouse/civil partner will have any further claim against the income or capital of the other party. A 'clean break' does not terminate the responsibility of a parent to a child.*)
- c) Whether you are seeking a pension sharing or pension attachment order
- d) If you are seeking a transfer or settlement of any property or assets, identify the property or assets in question

The Wife asks that there be a clean break. She wishes to retain the FMH which is in her sole name and for which she has always paid the mortgage.  
The Wife asks that there be a pension sharing order attached to the Husband's pension. The Wife has no pension provision.

The W seeks the court imprimatur to the agreement entered into between the parties on the 19th February 2003, however in view of the fact that H has issued an application for AR the court will wish to ascertain the extent and value of his interest

**5.2** If you are seeking a variation of an ante-nuptial or post-nuptial settlement or a relevant settlement made during, or in anticipation of, a civil partnership, identify the settlement, by whom it was made, its trustees and beneficiaries and state why you allege it is a settlement which the court can vary.

**5.3** If you are seeking an avoidance of disposition order, or if you have already applied for such an order, identify the property to which the disposition relates and the person or body in whose favour the disposition is alleged to have been made.

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Sworn confirmation of the information

I

PANAYIOTA PANAGIOTIS LYMBEGAKOU

(the above-named Applicant/Respondent)

of

297 CANNON HILL LANE  
LONDON SW20 9DB

MAKE OATH and confirm that the information given above is a full, frank, clear and accurate disclosure of my financial and other relevant circumstances.

Sworn by the above named

PANAYIOTA PANAGIOTIS LYMBEGAKOU )  
at 181 CHISWICK HIGH )  
ROAD LONDON W4 2DR )

this 7th day of March 2008 )

Before me,

A solicitor, commissioner for oaths,  
an Officer of the Court appointed by the  
Judge to take affidavits, a notary or duly  
authorised official.

OWEN WHITE & CATLIN  
SOLICITORS  
181 CHISWICK HIGH ROAD  
LONDON W4 2DR

Address all communications to the Court Manager of the Court and quote the case number.  
If you do not quote this number, your correspondence may be returned.

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## SCHEDULE OF DOCUMENTS TO ACCOMPANY FORM E

The following list shows the documents you must attach to your Form E if applicable. You may attach other documents where it is necessary to explain or clarify any of the information that you give in the Form E.

Form E paragraph	Document	Please tick		
		Attached	Not applicable	To follow
1.14	<b>Application to vary an order:</b> if applicable, attach a copy of the relevant order.		✓	
2.1	<b>Matrimonial home valuation:</b> a copy of any valuation relating to the matrimonial home that has been obtained in the last six months.	✓		
2.1	<b>Matrimonial home mortgage(s):</b> a recent mortgage statement in respect of each mortgage on the matrimonial home confirming the amount outstanding.	✓		
2.2	<b>Any other property:</b> a copy of any valuation relating to each other property disclosed that has been obtained in the last six months.		✓	
2.2	<b>Any other property:</b> a recent mortgage statement in respect of each mortgage on each other property disclosed confirming the amount outstanding.		✓	
2.3	<b>Personal bank, building society and National Savings accounts:</b> copies of statements for the last 12 months for each account that has been held in the last twelve months, either in your own name or in which you have or have had any interest.	✓		
2.4	<b>Other investments:</b> the latest statement or dividend counterfoil relating to each investment as disclosed in paragraph 2.4.	✓		
2.5	<b>Life insurance (including endowment) policies:</b> a surrender valuation for each policy that has a surrender value as disclosed under paragraph 2.5.	✓		
2.11	<b>Business interests:</b> a copy of the business accounts for the last two financial years for each business interest disclosed.		✓	
2.11	<b>Business interests:</b> any documentation that is available to confirm the estimate of the current value of the business, for example, a letter from an accountant or formal valuation if that has been obtained.		✓	
2.13	<b>Pension rights:</b> a recent statement showing the cash equivalent transfer value (CETV) provided by the trustees or managers of each pension arrangement that you have disclosed (or, in the case of the additional state pension, a valuation of these rights). If not yet available, attach a copy of the letter sent to the pension company or administrators requesting the information.		✓	
2.15	<b>Employment income:</b> your P60 for the last financial year in respect of each employment that you have.	✓		
2.15	<b>Employment income:</b> your last three payslips in respect of each employment that you have.	✓		
2.15	<b>Employment income:</b> your last form P11D if you have been issued with one.		✓	
2.16	<b>Self-employment or partnership income:</b> a copy of your last tax assessment or if that is not available, a letter from your accountant confirming your tax liability.		✓	
2.16	<b>Self-employment or partnership income:</b> if net income from the last financial year and the estimated income for the next twelve months is significantly different, a copy of the management accounts for the period since your last accounts.		✓	
<b>State relevant Form E paragraph</b>	Description of other documents attached:			

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1st March 2008

Mrs Y Lymberakou  
297 Cannon Hill Lane  
London  
SW20 9DB

## Residential Sales

55 Wimbledon Hill Road  
London SW19 7QW

T: 0208 605 2900

F: 0208 605 2901

E: Wimbledon@foxtons.co.uk  
Foxtons.co.uk

Dear Mrs Lymberakou

**Re: 297 Cannon Hill Lane, London, SW20 9DB**

Further to our recent meeting I am writing to thank you for considering Foxtons to act as your agents in the sale of the above property and to confirm our conversation.

### Recommended Asking Price

Having fully considered the local market activity and taken into account all aspects of your property, together with its general condition and the location, we would recommend that the property be placed on the market for sale at an asking price of between £480,000 and £499,950 (Four Hundred and Ninety Nine Thousand Nine Hundred and Fifty Pounds).

### Free Home Information Pack (HIP)

In order to ensure that the process of selling your home remains as smooth as possible, Foxtons will take care of organising your legally required HIP and will also cover the cost, saving you £300 – all you need to do is instruct Foxtons as your sole agent for 12 weeks. The HIP will contain a selection of documents including local searches, a statement of sale, evidence of title and an Energy Performance Certificate. If you are the owner of a leasehold property, we will write to you separately to request some simple documents that you will need to obtain from your Managing Agent. However, if you are the owner of a freehold property, no additional documentation is required. Please be aware that in order to market your property you will need to allow access to a certified EPC assessor, who will contact you separately to make an appointment to visit your property. Failure to do so will result in a delay in marketing your property.

### Marketing

At Foxtons, we are renowned for our comprehensive marketing initiatives and our ability to achieve rapid results. The appropriate presentation and marketing of your property is fundamental to a successful result and of paramount importance in achieving the best possible price. We take immense pride in ensuring that every property is presented in the best-possible light and placed in the appropriate media quickly and efficiently. Our unique in-house team of Protographers (Professional Property Processors) compiles each piece of information to comprehensively display your property both on and off-line within days, at no cost to you.



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### **Foxtons Fresh: an exclusive preview**

Our Foxtons Fresh programme is one of the ways we launch properties onto the market. For suitable properties the launch starts with an exclusive Preview event. To maximise the exposure of these Previews we conduct an email and SMS marketing campaign to every appropriate Foxtons buyer. The buyers attending the Preview are carefully chosen by Foxtons in order to maximise the opportunity to achieve a sale from the Preview event itself. We also promote Fresh launches in the Evening Standard, Homes & Property section on a Wednesday as well as including them in a specialist Fresh section on our website, Foxtons.co.uk.

- **Foxtons.co.uk – our award-winning website**

Foxtons.co.uk is one of our strongest advertising tools and is one of the most visited property websites in the UK, generating thousands of quality enquiries every month. Your property will appear on our website complete with the following: multiple colour photographs and slide show, 360° virtual tour, floorplans (if appropriate), detailed location map, aerial view, comprehensive local information and a full colour printable brochure. The site is uncomplicated in design, easy to use and is widely advertised.

- **Mailing List**

Due to our expertise in marketing, we are able to generate an enormous number of buyers and tenants. Initial contact will be made with them via the telephone, email and SMS; however, they will usually be mailed the colour brochure of your property or advised that it can be quickly downloaded from our website.

- **Text message (SMS) and email alerts**

We invest in cutting edge technology, ensuring our clients benefit from the most innovative developments. As soon as we list and process your property, details are instantly transmitted via SMS and email to everyone on our database with a matching search criteria.

- **Advertising**

We regularly advertise in a variety of media. In addition, we have an active PR department and Foxtons properties are regularly mentioned in both the local and national press. If appropriate, we will release details of your property and attempt to gain editorial PR whenever possible, with your consent.

- **Area Magazine**

Your property will feature in our monthly publication, *area* magazine, which seamlessly blends traditional property listings with superb editorial features, including the latest trends in interior design and expert advice from Foxtons managers. With a collective circulation of around one million copies a month, *area* reaches a huge number of people and with local information provided by *Time Out*, the magazine becomes a stylish publication to keep and, more importantly, a superb vehicle to market your property.

- **First Class Service**

To achieve the results you should expect requires agents who are motivated, hard-working and committed to delivering. Not only do we pride ourselves on our highly trained staff but we are also open for business at times convenient to our customers. Our phone lines are open 8am – 8pm seven days a week and all our offices are open 9am to 8pm Monday to Friday and 9am – 5pm Saturdays, Sundays and Bank Holidays. This allows us to show your property to the maximum amount of interested customers in the shortest timescale possible.

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### **Fees**

As your sole agents our fees will be 2.25% of the achieved sale price plus VAT. On a multiple agency basis our fees will be 3.00% of the achieved sale price plus VAT. Our Terms and Conditions are printed on the reverse and should be read in conjunction with this letter.

### **Rental Option**

You may, as an alternative to selling, wish to consider renting your property, either on a long term or short term basis. Our long term letting departments are based at each office and let properties for periods in excess of six months, whilst many of our offices have a short let department which let property from a few weeks to six months. Should this be of interest to you please do not hesitate to call our office for a free rental appraisal.

Finally, we must emphasize that this letter is advice prior to sale and should not be construed as a valuation for any purpose.

Thank you once again for considering us to act on your behalf. I hope that having read this letter you have gained an insight into the excellent service we can offer and we look forward to receiving your instruction.

Yours sincerely

**Joseph Davies**

**Sales Valuer**

**Direct line 020 8605 2909**

**E-mail [joseph.davies@foxtons.co.uk](mailto:joseph.davies@foxtons.co.uk)**

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