

Ffurflen Amddiffyniad (eiddo preswyl dan forgais)

Enw'r llys	
Rhif yr Hawliad	
Enw'r Hawlydd	
Enw'r Diffynnydd	
Dyddiad y gwrandawriad	

Manylion personol

1. Os gwelwch yn dda rhowch eich:

Teitl Mr Mrs Miss Ms Arall

Enw(au) cyntaf yn llawn

Cyfenw

Dyddiad geni

D	D	M	M	B	B	B	B
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Cyfeiriad *(os yw'n wahanol i'r cyfeiriad sydd ar y ffurflen hawlio)*

Côd post

Gwrthwynebu'r hawliad

2. A ydych chi'n cytuno â'r hyn a ddywedir am yr eiddo a'r cytundeb morgais ym manylion yr hawliad?

Ydw Nac ydw

Os Nac ydych, nodwch eich rhesymau isod:

Defence form (mortgaged residential premises)

Name of court	
Claim No.	
Name of Claimant	
Name of Defendant	
Date of hearing	

Personal details

1. Please give your:

Title Mr Mrs Miss Ms Other

First name(s) in full

Last name

Date of birth

D	D	M	M	Y	Y	Y	Y
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Address *(if different from the address on the claim form)*

Postcode

Disputing the claim

2. Do you agree with what is said about the property and the mortgage agreement in the particulars of claim?

Yes No

If No, set out your reasons below:

3. A ydych chi'n cytuno bod yna ôl-ddyledion ad-daliadau morgais fel a nodir ym manylion yr hawliad?

Ydw Nac ydw

Os Nad ydych, nodwch faint yw'r ôl-ddyledion:

£ _____ Dim

4. Os yw manylion yr hawliad yn rhoi unrhyw reswm dros feddiannu ar wahân i ôl-ddyledion ad-daliadau morgais, a ydych chi'n cytuno â'r hyn a ddywedir?

Ydw Nac ydw

Os Nad ydych, rhestrwch y manylion isod:

(Atebwch y cwestiynau hyn dim ond os yw'r benthyciad a ddiogelir gan y morgais (neu ran ohono) yn cael ei reoleiddio gan gytundeb credyd defnyddiwr)

5. A ydych chi am i'r llys ystyried a yw amodau cytundeb gwreiddiol eich benthyciad yn deg ai peidio?

Ydw Nac ydw

6. A ydych chi'n bwriadu cyflwyno cais gerbron y llys am orchymyn i newid telerau cytundeb eich benthyciad (gorchymyn amser)?

Ydw Nac ydw

3. Do you agree that there are arrears of mortgage repayments as stated in the particulars of claim?

Yes No

If No, state how much the arrears are:

£ _____ None

4. If the particulars of claim give any reasons for possession other than arrears of mortgage repayments, do you agree with what is said?

Yes No

If No, give details below:

(Only answer these questions if the loan secured by the mortgage (or part of it) is a regulated consumer credit agreement)

5. Do you want the court to consider whether or not the terms of your original loan agreement are fair?

Yes No

6. Do you intend to apply to the court for an order changing the terms of your loan agreement (a time order)?

Yes No

Ôl-ddyledion

7. A ydych chi wedi talu unrhyw arian i'r sawl sy'n rhoi benthyciad morgais i chi ers codi'r hawliad?

Ydw Nac ydw

Os Ydych, dywedwch faint a dalwyd a phryd:

£ _____ dyddiad _____

8. A ydych chi wedi cytuno gyda'r sawl sy'n rhoi benthyciad morgais i chi ynghylch ad-dalu'r ôl-ddyledion ers codi'r hawliad?

Yr wyf wedi cytuno i dalu

£ _____ bob (wythnos)(mis)

9. Os nad ydych chi wedi cytuno gyda'r sawl sy'n rhoi benthyciad morgais i chi, a ydych chi am i'r llys ystyried caniatáu i chi dalu'r ôl-ddyledion mewn rhandaliadau?

Ydw Nac ydw

10. Faint allwch chi fforddio ei dalu ar ben y rhandaliadau presennol?

Arrears

7. Have you paid any money to your mortgage lender since the claim was issued?

Yes No

If Yes, state how much you have paid and when:

£ _____ date _____

8. Have you come to any agreement with your mortgage lender about repaying the arrears since the claim was issued?

I have agreed to pay

£ _____ each (week)(month).

9. If you have not reached an agreement with your mortgage lender, do you want the court to consider allowing you to pay the arrears by instalments?

Yes No

10. How much can you afford to pay in addition to the current instalments?

Amdanoch chi

Budd-daliadau'r wladwriaeth

11. A ydych chi'n derbyn Cymhorthdal Incwm?

Ydw Nac ydw

12. A ydych chi wedi gwneud cais am Gymhorthdal Incwm?

Ydw Nac ydw

Os Ydych, pryd wnaethoch chi gais?

About yourself

State benefits

11. Are you receiving Income Support?

Yes No

12. Have you applied for Income Support?

Yes No

If Yes, when did you apply?

13. A yw'r Adran Nawdd Cymdeithasol yn talu llog eich morgais?

Ydy Nac ydy

13. Does the Department of Social Security pay your mortgage interest?

Yes No

Dibynnyddion (pobl yr ydych yn gofalu amdanynt yn ariannol)

14. A oes gennych chi blant sy'n dibynnu arnoch?

Oes Nac oes

Dependants (people you look after financially)

14. Have you any dependant children?

Yes No

Os Oes, rhowch y nifer ym mhob grŵp oed isod:

dan 11 11-15 16-17 18 a throsodd

If Yes, give the number in each age group below:

under 11 11-15 16-17 18 and over

Dybynyddion eraill

15. Rhowch fanylion unrhyw ddibynnyddion eraill yr ydych yn gyfrifol amdanynt o safbwynt ariannol:

Other dependants

15. Give details of any other dependants for whom you are financially responsible:

Preswylwyr eraill

16. Rhowch fanylion unrhyw bobl eraill sy'n byw yn yr adeilad nad ydych yn gyfrifol amdanynt o safbwynt ariannol:

Other residents

16. Give details of any other people living at the premises for whom you are not financially responsible:

Arian a dderbyniwch	Bob	wythnos	mis
17. Cyflog net arferol neu incwm os ydych yn hunangyflogedig <i>gan gynnwys goramser, comisiwn a bonwsau</i>	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Lwfans Ceisio Gwaith	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Pensiwn	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Budd-dal plant	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Budd-daliadau a lwfansau eraill	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Mae eraill sy'n byw yn fy nghartref yn rhoi i mi	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Yr wyf yn cael cynhaliaeth ar fy nghyfer i fy hun (neu blant) o	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Incwm arall	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Cyfanswm incwm	£ _____	<input type="checkbox"/>	<input type="checkbox"/>

Money you receive	Weekly	Monthly
17. Usual take-home pay or income if self-employed <i>including overtime, commission, bonuses</i>	£ _____	<input type="checkbox"/>
Job Seekers allowance	£ _____	<input type="checkbox"/>
Pension	£ _____	<input type="checkbox"/>
Child benefit	£ _____	<input type="checkbox"/>
Other benefits and allowances	£ _____	<input type="checkbox"/>
Others living in my home give me	£ _____	<input type="checkbox"/>
I am paid maintenance for myself (or children) of	£ _____	<input type="checkbox"/>
Other income	£ _____	<input type="checkbox"/>
Total income	£ _____	<input type="checkbox"/>

Cyfrifon banc a chynilion

18. A oes gennych chi gyfrif cyfredol mewn banc neu gymdeithas adeiladu?

Oes Nac oes

Os Oes, a ydy'r cyfrif

mewn credyd? Os ydy, o faint? £ _____

mewn dyled? Os ydy, o faint? £ _____

19. A oes gennych chi gyfrif cynilion neu gyfrif cadw?

Oes Nac oes

Os Oes, beth yw'r balans? £ _____

Bank accounts and savings

18. Do you have a current bank or building society account?

Yes No

If Yes, is it

in credit? If so, by how much? £ _____

overdrawn? If so, by how much? £ _____

19. Do you have a savings or deposit account?

Yes No

If Yes, what is the balance? £ _____

Arian rydych chi'n eu dalu allan

20. A ydych chi'n gorfod talu gorchmynion neu ddirwyon llys?

Ydw Nac ydw

Money you pay out

20. Do you have to pay any court orders or fines?

Yes No

Llys Court	Rhif yr Hawliad/Achos Claim/Case number	Balans sy'n ddyledus Balance owing	Rhandaliadau a dalwyd Instalments paid
		Cyfanswm y rhandaliadau a dalwyd Total instalments paid	£ y mis £ per month

21. Rhowch fanylion os oes gennych chi ôl-ddyledion gyda thaliadau neu ddirwyon y llys:

21. Give details if you are in arrears with any of the court payments or fines:

22. A oes gennych chi unrhyw ddyledion ar fenthyciad neu drefniant credyd?

Oes Nac oes

22. Do you have any loan or credit debts?

Yes No

Benthyciad/credyd gan Loan/credit from	Balans sy'n ddyledus Balance owing	Rhandaliadau a dalwyd Instalments paid	
		Cyfanswm y rhandaliadau Total instalments	£ y mis £ per month

23. Rhowch fanylion os oes gennych chi ôl-ddyledion gydag unrhyw ad-daliadau o fenthyciad/trefniant credyd:

23. Give details if you are in arrears with any loan/ credit repayments:

Treuliau rheolaidd

(Peidiwch â chynnwys unrhyw daliadau a wneir gan aelodau eraill o'r aelwyd o'u hincwm personol hwy)

24. Pa dreuliau rheolaidd sydd gennych?

(Rhestrwch isod)

	Bob	Wythnos	Mis
Treth cyngor	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Nwy	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Trydan	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Costau dŵr	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Rhent a thrwydded teledu	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Ffôn	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Ad-daliadau credyd	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Archebion drwy'r post	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Cadw tŷ, bwyd, prydau ysgol	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Costau teithio	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Dillad	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Taliadau cynhaliaeth	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Morgeisi eraill	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Arall	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Cyfanswm y costau	£ _____	<input type="checkbox"/>	<input type="checkbox"/>

Dyledion blaenoriaethol

25. Mae'r adran hon ar gyfer ôl-ddyledion yn unig.

Peidiwch â chynnwys y treuliau rheolaidd a restrir yng Nghwestiwn 24.

	Bob	Wythnos	Mis
Ôl-ddyledion Treth cyngor	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Ôl-ddyledion costau dŵr	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Cyfrif nwy	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Cyfrif trydan	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Ôl-ddyledion cynhaliaeth	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Eraill (rhowch fanylion isod)	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
	£ _____	<input type="checkbox"/>	<input type="checkbox"/>

Regular expenses

(Do not include any payments made by other members of the household out of their own income)

24. What regular expenses do you have?

(List below)

		Weekly	Monthly
Council tax	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Gas	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Electricity	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Water charges	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
TV rental & licence	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Telephone	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Credit repayments	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Mail order	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Housekeeping, food, school meals	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Travelling expenses	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Clothing	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance payments	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other mortgages	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Total expenses	£ _____	<input type="checkbox"/>	<input type="checkbox"/>

Priority debts

25. This section is for arrears only. Do not include regular expenses listed at Question 24.

		Weekly	Monthly
Council tax arrears	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Water charges arrears	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Gas account	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Electricity account	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance arrears	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
Others (give details below)	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
	£ _____	<input type="checkbox"/>	<input type="checkbox"/>
	£ _____	<input type="checkbox"/>	<input type="checkbox"/>

26. Pe byddai gorchymyn meddiannu yn cael ei wneud, a fyddai gennych chi rhywle arall i fyw?

Byddai Na fyddai

Os byddai, dywedwch pryd y byddech chi'n gallu symud i mewn:

27. Rhowch fanylion unrhyw ddigwyddiadau neu amgylchiadau sydd wedi golygu bod gennych ôl-ddyledion gyda'ch morgais (er enghraifft ysgariad, gwahanu, diswyddiad, profedigaeth, salwch, methdaliad). Os ydych chi'n credu y byddech yn dioddef caledi eithriadol pe byddech chi'n gorfod gadael yr eiddo ar unwaith, dywedwch pam.

26. If an order for possession were to be made, would you have somewhere else to live?

Yes No

If Yes, say when you would be able to move in:

27. Give details of any events or circumstances which have led to your being in arrears with your mortgage (for example divorce, separation, redundancy, bereavement, illness, bankruptcy). If you believe you would suffer exceptional hardship by being ordered to leave the property immediately, say why.

Datganiad Gwirionedd

*(Credaf)(Cred y diffynnydd) bod y ffeithiau sydd ar y ffurflen amddiffyn hon yn wir.

*Awdurdodir fi yn briodol gan y diffynnydd i lofnodi'r datganiad hwn.

llofnodwyd _____
dyddiad _____

*(Diffynnydd)(Cyfaill cyfreitha (pan fo'r diffynnydd yn blentyn neu'n glaf))(Twrnai'r diffynnydd)

**dileer fel sy'n briodol*

Enw llawn _____

Enw ffyrn twrnai'r diffynnydd _____

safle neu swydd a ddelir _____

(os llofnodir ar ran ffyrn neu gwmini)

Statement of Truth

*(I believe)(The defendant believes) that the facts stated in this defence form are true.

*I am duly authorised by the defendant to sign this statement.

signed _____
date _____

*(Defendant)(Litigation friend (where the defendant is a child or a patient))(Defendant's solicitor)

**delete as appropriate*

Full name _____

Name of defendant's solicitor's firm _____

position or office held _____

(if signing on behalf of firm or company)