

# Independent Mortgage *Advisors*



## 1. Personal Details

	First Named Applicant		Second Named Applicant	
Surname (Mr/Mrs/Ms/Miss/Other) <i>(Delete as appropriate)</i>				
First name(s) (in full)				
Gender	Male	Female	Male	Female
Present address <i>(State Country, if in Ireland you must state County if in Dublin state Post Code)</i>				
Nature of current tenure	House Owner	Rented from Local Private Rented	House Owner	Rented from Local Private Rented
		Authority Other		Authority Other
Length of Time at this address				
Previous address <i>(If less than 3 years at present address)</i>				
Length of Time at this address				
Telephone no.	Home Mobile	Work	Home Mobile	Work
E-mail address				
Date of Birth				
Nationality				
Marital Status	Married	Single	Married	Single
	Separated/Divorced	Widow(er)	Separated/Divorced	Widow(er)
	Cohabitant	Other	Cohabitant	Other
Mother's maiden name <i>(for security reasons)</i>				
No. of dependants	Ages	Other Dependants		

If you are currently living in rented accommodation, please give your parents' address and phone number

(\*if Co. Dublin you must specify Dublin City/South Dublin/Fingal/Dun Laoghaire Rathdown. For Counties Cork, Limerick, Waterford & Galway you must specify City or County. If Co. Tipperary you must specify North or South.)

## 2. Employment/Income Details

	First Named Applicant		Second Named Applicant	
Employment Status	Homemaker	Retired	Homemaker	Retired
	Employee	Self Employed	Employee	Self Employed
	Unemployed		Unemployed	
	PAYE Temporary/Contract	Part-time	PAYE Temporary/Contract	Part-time
Employment Sector	Please choose a category Code for each applicant from the attached list – Note 1			
Occupation	Please choose a category Code for each applicant from the attached list – Note 2			
Net salary p.m.	€		€	
(a) Gross basic salary p.a.	€		€	
(b) Overtime p.a.	€		€	
	guaranteed regular irregular		guaranteed regular irregular	
(c) Bonus p.a.	€		€	
	guaranteed regular irregular		guaranteed regular irregular	
(d) Commission p.a.	€		€	
	guaranteed regular irregular		guaranteed regular irregular	
Gross salary p.a.				
Total of a, b, c, d.	€		€	
Other income – non rental p.a.	€		€	
Other income – rental p.a.				
Existing	€		€	
Anticipated	€		€	
Total rental income	€		€	

If self employed move onto section 3

### First Named Applicant

### Second Named Applicant

Employer

Address

Length of service

Years

Months

Years

Months

*If less than one year in current position please state*

Previous occupation

Length of service

Years

Months

Years

Months

Previous employer

Address

## 3. Self Employment details

### First Named Applicant

### Second Named Applicant

Business Name

Address

Nature of business

Date established

Sole Trader

Director/Partner

Sole Trader

Director/Partner

If Shareholder/partner please state % shareholding

Please state last 3 financial years average

net profit €  
drawings €

net profit €  
drawings €

## 4. Financial Details

Salary payment method

Bank/Building Society Direct Credit

Cheque

Cash

### First Applicant and Second Applicant

Savings and investments

Applicant number

Institution

Present Balance

Date Opened

Please give details of all savings and investments

Bank Details

Name and Address of Bank/Building Society

Sort Code

Account Number

Do you have a Laser Card

1.

Yes  No

2.

Yes  No

Financial commitments

Applicant Lender Number

Amount Borrowed

Present Balance

Repayment frequency (e.g. monthly)

Repayment amount

Purpose of loan

To be re-financed

please include details of all credit cards in this section along with any existing mortgages. Are any of these loans to be re-financed/ redeemed as part of this loan?

€

€

€

€

€

€

€

€

€

€

€

€

If so, please specify.

Are you required to pay separation maintenance/child support

1. €

Details

2. €

Details

*(if yes please give detail)*

Pension

Life Assurance

Do you currently have a PRSA or Pension Plan in place? Yes No

What are your current annual contributions? €

Do you currently have a life assurance plan in place? Yes No

What are your employers' annual contributions? €

Term assurance amount of cover €

Are there death in service benefits included in this plan? Yes No

Mortgage protection amount of cover €

Have you ever been in arrears with any previous or existing loan, been declared bankrupt or insolvent, had a judgement (either registered or unregistered) against you, or made an arrangement with creditors, or have any judgements been registered against any company of which you are/were a director?

1. Yes No

2. Yes No

## 5. Details of Present Property

	First Named Applicant		Second Named Applicant	
Rented accommodation				
With family/friends				
Rent p.m. <i>(if applicable)</i>	€		€	
In own home				
Do you currently own a property? <i>(or partly own)</i>	Yes	No	Yes	No
Have you previously owned a property? <i>(or partly owned)</i>	Yes	No	Yes	No
Do you currently have a mortgage?	Yes	No	Yes	No
Had a mortgage in the last 12 months?	Yes	No	Yes	No

If you own, have sold, or are disposing of a property, please advise us of the following

Address of property

Year of purchase

Original price	€	€
Agreed sale/estimated sale price	€	€
Amount borrowed	€	€
Amount still owing	€	€
Monthly repayment	€	€

Date repaid *(if applicable)*

Name of present or most recent lender

Account Number

Please complete the following table in respect of any other properties you own

Property Owned by	Property Address	Date Purchased	Estimated Value	Loan Outstanding	Monthly Rental Income (if applicable)
Applicant 1					
Applicant 2					
Joint					

## 6. Property Details

Full Address of Property to be Mortgaged

*State Country, if in Ireland you must state*

*County\* (if in Dublin state Post Code)*

(\*if Co. Dublin you must specify Dublin City/South Dublin/Fingal/Dun Laoghaire Rathdown. For Counties Cork, Limerick, Waterford & Galway you must specify City or County. If Co. Tipperary you must specify North or South.)

Type of property <i>(please tick one of the following)</i>	New	Second Hand		
	Detached	Semi-detached	Bungalow	Terraced House
	Flat/Apartment (if you chose flat/apartment was it purpose built)		Yes	No
	Number of Rooms		Number of Bedrooms	
Construction Type <i>(please tick one of the following)</i>	Traditional Brick/Block		Timber Frame	Pre-cast Concrete
Area of Dwelling	Floor Area	m <sup>2</sup>	Plot Size	m <sup>2</sup>

Use of Property *(please tick one of the following)*

Do you intend to reside at the property? Do you intend to let the property?

Is the property intended as a secondary residence/holiday home? Other uses?

*(please tick one of the following)*

Do you intend to part-let?

Will any business activity, trade or profession be carried out at the property?

*(if yes, please provide details)*

For existing property, please complete the following	Year Built	Property Leasehold/Freehold <i>(if known)</i>
If Leasehold State number of years to run <i>(if known)</i>	Purchase Price €	Estimated value €

If you are building a new home, an extension to your existing home or carrying out renovations to your property, please complete the following

Are you	Building your own home	Building an extension	Carrying out renovations
by way of	Fixed price contract	Direct labour	Builder/contractor
Is the property to be paid for in stage payments?		Yes	No
Is the property registered under the Homebond or Premier Guarantee Schemes?		Yes	No
Site Cost (of value if site was a gift) €	Builders Estimate of Cost €		

## 7. Mortgage Required

Amount of Loan	€					
Type of Loan	Repayment	Interest Only – Endowment		Interest Only – Pension		
	Interest Only – Other	Other				
<i>(*additional loan types available from specific institutions, if other please specify)</i>						
Rate Type	Tracker	Fixed	Variable	Discount	Split	Other
(if fixed please specify the initial fixed period sought)						
(if split specify split required amount)						
			€	€		
Term						

If your mortgage is an endowment loan, and the insurer does not guarantee that the proceeds of the policy will be enough to repay the loan when due, please note: **WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.**

Please also note that in the case of some kinds of endowment loans, early surrender of the policy may result in a return to which is less than you have paid in premia and other charges.

## 8. Funding Details/Mortgage Required

Is there a property acquisition associated with the loan?	Yes	No
(If NO please select one of the following)	Re-mortgage/switch to another lender	
	Further advance/top up/equity release	
(if Yes please select one of the following)	New mortgage for house purchase	
	Further advance/top up to purchase a property	
	Residential investment property	

Transaction Type (please also select one of the following)

Private purchase	Local Authority Housing Schemes:	Affordable housing*	Shared ownership
Affordable housing purchasing by means of shared ownership*		Local authority tenant purchase	
Small Dwellings Act – local authority house purchase annuity loan			
(if an affordable house, please give an estimate of the difference between the purchase price and the market price)			

### Outlay

Purchase price	€
Build Cost	€
Site Price	€
Repairs/Renovations	€
Stamp Duty	€
Legal Expenses	€
Other (please specify below)	€
Total expenditure	€

### Funding

Savings	€
Additional Borrowing	€
Inheritance	€
Gifts (or other third party contributions)	€
Equity From Sale of Existing Prop.	€
Other (please specify below)	€
Mortgage Required (if split insert total)	€
Total finance	€

(please give details of "other" above)

If you are switching from an existing lender or releasing equity in an existing property, please complete

### Purpose

Existing Mortgage Balance	€	Holiday Home	€
Home Improvements	€	Investment Property	€
Education	€	Take Over Existing Short Term Loan	€
Health	€	Other (please specify below)	€
		Total mortgage required	€

(please give details of "other" above)

## Contact Details

### Solicitor

Name of firm

Name of solicitor

Address

Telephone

Fax

Dx

(if purchasing a property who should the valuer contact)

Telephone

### Estate Agent (if applicable)

Name

Address

Telephone

### Valuer

Name

Address

Telephone

### Accountant (if applicable)

Name

Address

Telephone

### Builder (if applicable)

Name

Address

Telephone

### Supervising Architect (if applicable)

Name

Address

Telephone

### Mortgage Intermediary

Name

Address

Telephone

e-mail

Authorisation Number

Fax

## GUARANTOR Details

Some mortgage lenders may request that another party guarantee the loan. If another individual is to guarantee the loan, please enter their details in this section.

First Name(s)

Date of Birth

Address

Occupation

Basic Income

Relationship to applicant(s)

Surname

Contact Details

Telephone

Home

Work

Mobile

E-mail

## Additional Information

Should you wish to add any additional information that may be relevant to your application please do so here

## Check list of Supporting Documents

	First Applicant	Second Applicant
Proof of Identity – Passport or Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Residence – A recent utility bill*	<input type="checkbox"/>	<input type="checkbox"/>
Income Certificate completed by your Employer	<input type="checkbox"/>	<input type="checkbox"/>
P60	<input type="checkbox"/>	<input type="checkbox"/>
Last 3 payslips	<input type="checkbox"/>	<input type="checkbox"/>
<i>*No more than 3 months old ie. ESB, Telephone, Credit Card Statement</i>		
Last 3 years' audited accounts (For Self Employed)	<input type="checkbox"/>	<input type="checkbox"/>
Statement of Affairs	<input type="checkbox"/>	<input type="checkbox"/>
Confirmation of TAX Affairs	<input type="checkbox"/>	<input type="checkbox"/>
Last 3 months' Bank Statements	<input type="checkbox"/>	<input type="checkbox"/>
Copy of Separation Agreement or Divorce	<input type="checkbox"/>	<input type="checkbox"/>
Copy of Term Loans	<input type="checkbox"/>	<input type="checkbox"/>
Copy of Mortgage Statement	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of Deposit	<input type="checkbox"/>	<input type="checkbox"/>
Gift Letter	<input type="checkbox"/>	<input type="checkbox"/>

## Notes to Part 1 of the Application Form

### Note 1

#### Employment Sector

Agriculture, Hunting, Forestry	A
Fishing	B
Mining and Quarrying	C
Manufacturing	D
Electricity, Gas and Water Supply	E
Construction	F
Wholesale and Retail Trade	G
Hotel and Restaurant	H
Transport, Storage and Communications	I
Financial Intermediation	J
Real Estate, Renting and Business Activities	K
Public Administration and Defence	L
Education	M
Health and Social Work	N
Other Services	O
Private Household with Employed Persons	P
Extra-territorial Organisations and Bodies	Q

### Note 2

#### Occupation

Manager or Administrator	1
Professional	2
Associate Professional and Technical	3
Clerical and Secretarial	4
Craft and Related	5
Personal and Protective Services	6
Sales	7
Plant and Machine Operatives	8
Other	9

## Part 1 Declaration

I/we hereby declare that I/we have read and understood this part of the mortgage application form and that the information I/we have tendered herein is correct

Signed \_\_\_\_\_ Dated \_\_\_\_\_

*(Applicant 2 If applicable)*

Signed \_\_\_\_\_ Dated \_\_\_\_\_