



**Different lenders have differing documentation requirements; however we request all documentation up front in order that we can deal with any lender on your behalf.**

**It is vitally important that you provide all documentation at the outset as your application cannot be submitted for approval otherwise.**

- Payslips / Invoices
  - 3 x most recent monthly payslips / invoices
  - 6 x most recent fortnightly payslips / invoices
  - 8 x most recent weekly payslips / invoices
  
- Form 11 & Chapter 4 Forms
  - 2018, 2019, 2020 (or 2019, 2020, 2021, if 2021 is available)
  
- Full Financial Accounts (if Limited Company)
  - 2019, 2020, 2021
  - Must not be draft or abridged
  - Must be signed by all company directors & company accountant
  - 2021 Management Accounts for Q1 2022
  
- Profit & Loss Accounts (if sole trader)
  - 2019, 2020, 2021
  - Must be signed by you & company accountant
  
- Tax Clearance Confirmation (personal & company)
  
  
- Business Statements
  - Current account - last 12 months - must be dated within last 4 weeks
  - Savings account – last 12 months – must be dated within last 4 weeks
  - Credit card – last 6 months, including most recent
  - Loans – last 12 months – must be dated within last 4 weeks
  - Mortgage – most recent annual mortgage statement

- Personal Statements
  - Current account - last 6 months - must be dated within last 4 weeks
  - Savings account – last 6 months – must be dated within last 4 weeks
  - This should include Credit Union / Revolut / N26
  - Credit card – last 6 months, including most recent
  - Loans – last 12 months – must be dated within last 4 weeks
  - Mortgage – most recent annual mortgage statement
  
- Copy of Marriage Certificate if married
  
- Colour copy of GNIB Card if on Stamp Visa\*
  - Applies to non-EEA passport holders
  
- Photo ID (x 2)
  - Colour copy of Passport (all four corners in view)
  - Drivers Licence (front and back)
  
- Proof of Address (x 2) - you must provide this for the address you are currently living at
  - Utility Bill
  - Bank Statement
  
- Explanation for any transactions in your personal bank accounts in excess of €1,000, or any regular payments out that aren't rent / bills / day to day expenditure \*\*
  
- If you have lived outside of Ireland in the last 3 years, please provide a Credit Report from that country

\*Copy of Critical Skills Work Permit if on Stamp 1 Critical Skills Visa

\*\*If you have children you will need to explain your current childcare arrangements, and outline any associated costs

NB: If the mortgage is going to be in joint names, we will need all of the above documentation for both applicants

*All applications will be deemed incomplete and will not be submitted to the lenders until all required documentation is received*

**Please contact your Mortgage Advisor with any queries regarding your application on 01-6471200, or:**

- **Cian Carolan** - [cian@financeone.ie](mailto:cian@financeone.ie)
- **Brian Cantwell** - [brian@financeone.ie](mailto:brian@financeone.ie)
- **Luke Kelly** - [luke@financeone.ie](mailto:luke@financeone.ie)
- **Greg Hughes** - [greg@financeone.ie](mailto:greg@financeone.ie)