

Your Homeloan Application Form



the best advice is independent advice

www.ncmortgagebrokers.ie

This application form is divided into two parts. **Part 1** captures relevant information about you the applicant(s). **Part 2** (the inserts) gives you important information about the lenders, including statutory warnings. In **Part 2** your signature(s) is required in relation to your application for a mortgage and your consent is sought in relation to various matters. Please complete **Part 2** (the inserts) of this application form, which relates to the various lenders.

Part 1 Information about the Applicant(s)

PERSONAL DETAILS

PRIMARY APPLICANT

Name:.....
 Address:.....

 Number of years at current address:.....
 Last address if less than 3 years at above:.....

 Date of birth:/...../.....
 Tel. No. (H)..... (W).....
 Mobile: E-mail:
 Married single divorced separated widowed
 Owner tenant monthly rent €..... living with relatives
 Number of dependents ages...../...../.....
 Other occupants
 (please list all persons
 17 years plus, who will
 occupy the property,
 other than you and the
 joint applicant)

Name	Age
.....
.....

SECONDARY APPLICANT

Name:.....
 Address:.....

 Number of years at current address:.....
 Last address if less than 3 years at above:.....

 Date of birth:/...../.....
 Tel. No. (H)..... (W).....
 Mobile: E-mail:
 Married single divorced separated widowed
 Owner tenant monthly rent €..... living with relatives
 Number of dependents ages...../...../.....
 Other occupants
 (please list all persons
 17 years plus, who will
 occupy the property,
 other than you and the
 joint applicant)

Name	Age
.....
.....

EMPLOYMENT DETAILS

Note: Applicants in employment must submit a certificate of income in the approved format together with most recent P60 and two payslips.

PRIMARY APPLICANT

Are you: employed self-employed
 If employed, occupation:.....
 Employer's name and address:

 Nature of business:.....
 Length of time with this employer:.....yearsmonths
 Tel. No. work:.....e-mail:
 If less than two years with present employer(s), please give name, address and telephone number of previous employer and length of time with them:

SECONDARY APPLICANT

Are you: employed self-employed
 If employed, occupation:.....
 Employer's name and address:

 Nature of business:.....
 Length of time with this employer:.....yearsmonths
 Tel. No. work:.....e-mail:
 If less than two years with present employer(s), please give name, address and telephone number of previous employer and length of time with them:

EMPLOYMENT DETAILS – SELF EMPLOYED

PRIMARY APPLICANT

Note: Self-employed applicants must submit copies of last three years audited account, accompanied by your accountants confirmation of your current tax position.

If self-employed, occupation:.....
 Trading name and address of business:.....

 Nature of business:.....
 Date established:...../...../.....
 Accountants name and address:.....
 Tel. No.:
 Your average annual profit for last 3 years €.....
 Do you have a pension plan? Yes No
 Do you have Mortgage Protection or Life Assurance? Yes No

SECONDARY APPLICANT

If self-employed, occupation:.....
 Trading name and address of business:.....

 Nature of business:.....
 Date established:...../...../.....
 Accountants name and address:.....
 Tel. No.:
 Your average annual profit for last 3 years €.....
 Do you have a pension plan? Yes No
 Do you have Mortgage Protection or Life Assurance? Yes No

INCOME AND OUTGOING DETAILS (that will be certified by employer or accountant)

PRIMARY APPLICANT Guaranteed / Regular / Irregular (delete as appropriate)

Gross basic wage / salary per annum: €G / R / I
 Overtime per annum: €G / R / I
 Bonus / commission per annum: €G / R / I
 Net monthly income: €G / R / I

Is position permanent / contract:.....

Is position pensionable? Yes No

Any additional income? Yes No

If yes, source of income:.....

Amount per annum €.....

SECONDARY APPLICANT Guaranteed / Regular / Irregular (delete as appropriate)

Gross basic wage / salary per annum: €.....G / R / I
 Overtime per annum: €.....G / R / I
 Bonus / commission per annum: €.....G / R / I
 Net monthly income: €.....G / R / I

Is position permanent / contract:.....

Is position pensionable? Yes No

Any additional income? Yes No

If yes, source of income:.....

Amount per annum €.....

Please provide full details of all current commitments including any term loans, mortgages, hire purchase, leasing.

Note: copies of your most recent statements regarding any borrowings must be enclosed.

Current loan balance

Name of lending institution

Monthly repayments

Are you clearing this loan as part of your new mortgage?

€.....

.....

€.....

Yes No

€.....

.....

€.....

Yes No

€.....

.....

€.....

Yes No

Has either applicant any other financial commitments not indicated above including overdraft, credit card, life assurance, separated persons maintenance payments, leases, etc.?

Yes No If yes, please supply full details.....

CREDIT HISTORY

Have you ever been: *In arrears with any previous or existing loan* yes no *declared bankrupt* yes no *declared insolvent* yes no
had a judgement (either registered or unregistered) yes no *or made an arrangement with creditors* yes no *or have you been refused finance* yes no

PRIMARY APPLICANT

SECONDARY APPLICANT

Details:.....

Details:.....

BANK / BUILDING SOCIETY DETAILS

PRIMARY APPLICANT

SECONDARY APPLICANT

Bank/Building Society name:.....

Bank/Building Society name:.....

Address:.....

Address:.....

Account No.:..... Type:.....

Account No. Type:.....

How long have you been with this bank / building societyyears

How long have you been with this bank / building societyyears

HOMELoAN PURPOSE – PLEASE TICK ONE

First Time Buyer Residential investment property Equity release Remortgage
 Commercial property mortgage Trading up Top up Other (please specify)

CURRENT MORTGAGE

Address of property mortgaged:.....

Name and address of lender:.....

.....

.....

.....

Mortgage Account Number:.....

Are you selling? Yes No Expected sale price €.....

Mortgage amount outstanding: €.....

Details of any other properties owned by you:.....

Estimated property value: €.....

IF YOU ARE REMORTGAGING

Address of property to be mortgaged (if different from current mortgage overleaf):
.....
.....
.....
Year purchased:...../...../.....
In whose name is the property registered?:..... Loan to value%
Use this space to tell us the purpose(s) of loan:.....
.....

Estimated property value: €.....
Mortgage outstanding: €.....
Remortgage amount: €.....
Original purchase price: €.....

IF YOU ARE PURCHASING

Please outline purpose of new mortgage first time buyer moving house second property residence for letting
Address of property to be mortgaged: Purchase price: €.....
..... Estimated property value: €.....
..... How much of the deposit are you providing yourself: €.....
Please tell us how you raised this deposit:.....
Is the property to be mortgaged: newly built house in housing estate once off newly built house second hand property
If residence for letting, expected monthly rental income: €..... Age of property:
Describe property (eg. semi-detached, bungalow, apartment, etc.):

MORTGAGE TYPE, RATE AND TERM DETAILS

Amount of loan required: €..... LTV%
Please tick repayment method: Annuity Endowment Pension other:
Mortgage term: 10 yrs 15 yrs 20 yrs 25 yrs 30 yrs other:
Please tick your choice of interest rate: variable fixed fixed rate term:.....

If your mortgage loan is at a variable rate please note: the payment rates on this housing loan may be adjusted by the lender from time to time.

If you wish to split your loan over different terms, please provide details:
.....
.....

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 you which is less than you have paid in premia and other charges.

FOR NEW PROPERTIES

Name and address of builder:..... Name and address of surveyor/architect (for new or direct build properties/extensions):
.....
.....
Tel. No.:.....
Will the property have a Home Bond Guarantee? Yes No Will they supervise construction? Yes No
Is planning permission granted? Yes No Tel. No.:..... Fax No.:.....
Cost of building: €..... Professional indemnity insurance available? Yes No
Site cost value: €..... Is your site purchased or gifted
Completion date:/...../.....

ARRANGEMENT FOR VALUATION

Name and address of person to contact to gain access for valuation purposes:
.....
.....
Tel. No. work:.....mobile:

SOLICITORS DETAILS

Panel Solicitor Yes No
Firm / company name and address:
.....
Solicitor's name:.....
Tel. No. work:mobile:

ADDITIONAL INFORMATION

Please detail any additional information which may be relevant to your application and/or provide Guarantor details if applicable:

.....

.....

.....

.....

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.

SIGNATURE OF PRIMARY APPLICANT

SIGNATURE OF SECONDARY APPLICANT

..... Date..... /..... / Date /..... /.....

DATA PROTECTION ACT

The information you give here may be used to process your application by NC Mortgage Brokers on our computer system. This information might also be used in deciding whether to send you information about other services that may be of interest to you. If you do not wish to receive direct marketing offers on the basis of information supplied by you on this form, please tick

CUSTOMER IDENTIFICATION as required by the Criminal Justice Act 1994 [S.32(3)]

The following documents are required as proof of identification. One item from **each** category is required for **each** applicant.

Category 1 – Personal identification

Certified copy of passport

OR

Certified copy of drivers licence (not a provisional licence)

AND

Category 2 – Address verification

Original utility bill (up to three months old)

- phone bill
- gas bill
- electricity bill

OR

Bank/Building Society or Credit Union statement or passbook containing address

OR

A recent original mortgage statement

DIRECT DEBIT MANDATE

INSTRUCTIONS TO YOUR BANK TO PAY DIRECT DEBIT

Originator's identification number

Originator's reference:

To the manager:bank/building society

Address of bank/building society:

Name of account holder:

Sorting code - -

Account number

Your instructions to the bank and signature

I/We instruct you to pay direct debits from my/our account at the request of the nominated originator above. The amounts are variable and may be debited on various dates. I/We understand that the nominated originator above may change the amounts and dates only after giving my prior notice. I/We shall inform the bank in writing if I/We wish to cancel this instruction. I/We understand that if any direct debit is paid which breaks the terms of the instruction, the bank will make a refund.

SIGNATURE OF PRIMARY APPLICANT

SIGNATURE OF SECONDARY APPLICANT

.....

.....

Date..... / /

Date..... / /

Banks may decline to accept instructions to pay direct debits from some types of accounts.

CLIENT AUTHORITY TO REQUEST REDEMPTION FIGURES

Lender name:

Name of account holder:

Account number

Address:

I/We authorise you to provide redemption figures including all interest and penalties on the above account(s), and on any other accounts which are secured on the above property to: First American Title Company (Ireland) Limited, Booterstown Hall, Booterstown, Co. Dublin or their authorised agents.

SIGNATURE OF PRIMARY APPLICANT

SIGNATURE OF SECONDARY APPLICANT

.....

.....

CLIENT AUTHORITY TO TAKE UP TITLE DEEDS

Lender name:

Name of account holder:

Account number

Address:

I/We authorise that upon redemption of my/our mortgage account(s), the Title Deeds to above property should be sent to: First American Title Company (Ireland) Limited, Booterstown Hall, Booterstown, Co. Dublin or their authorised agents.

SIGNATURE OF PRIMARY APPLICANT

SIGNATURE OF SECONDARY APPLICANT

.....

.....



***MORTGAGE
BROKERS***

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Established since 1937, National Credit Financial Services t/a NC Mortgage Brokers is a Multi-Agency Intermediary regulated by the Irish Financial Services Regulatory Authority of Ireland and is a Credit Institution under the provisions of the Consumer Credit Act 1995