

HOMELoAN APPLICATION FORM Please complete in BLOCK CAPITALS

A. YOUR PERSONAL DETAILS

	APPLICANT 1	APPLICANT 2
First name(s) in full	<input type="text"/>	<input type="text"/>
Mr/Mrs/Miss/Ms/Surname	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> Age next birthday <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> Age next birthday <input type="text"/>
Present address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Last address (if less than 3 years at the above)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Telephone Number	<input type="text"/> Home <input type="text"/> Work	<input type="text"/> Home <input type="text"/> Work
Are you (*living with a relative)	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Relative* <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Relative* <input type="checkbox"/>
Details of any other properties Owned by you	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Marital Status Where relationship is not husband Or wife, please state relationship	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
No. of children & ages	No. <input type="text"/>	Ages <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

B. YOUR EMPLOYMENT DETAILS

	APPLICANT 1	APPLICANT 2
The name and address of your Employer or if self-employed the Trading name and address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Position held/occupation	<input type="text"/>	<input type="text"/>
Length of employment/business	<input type="text"/> Yrs. <input type="text"/> Mths.	<input type="text"/> Yrs. <input type="text"/> Mths.
Is the position full time permanent	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Business Telephone Number	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>

C. IF YOU ARE SELF EMPLOYED

1. If a director, percentage shareholding	<input type="text"/> %	<input type="text"/> %
2. Are 3 year audited accounts available	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Are your tax affairs up to date	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

D. YOUR PREVIOUS EMPLOYMENT DETAILS

If less than two years with current employer/self employed, please complete the following

	APPLICANT 1	APPLICANT 2
The name and address of your Employer or if self-employed the Trading name and address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Position held/occupation	<input type="text"/>	<input type="text"/>
Length of employment/business	<input type="text"/> Yrs. <input type="text"/> Mths.	<input type="text"/> Yrs. <input type="text"/> Mths.
Nature of business	<input type="text"/>	<input type="text"/>

E. YOUR CURRENT INCOME

Please indicate if the following incomes are Guaranteed (G), Regular (R) or Irregular (I), by ticking the appropriate box

	APPLICANT 1			APPLICANT 2				
	AMOUNT £	(G)	(R)	(I)	AMOUNT £	(G)	(R)	(I)
Gross basic wage/salary Per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonuses per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commissions per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other income* per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total income gross per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total of joint financial income If appropriate per annum	<input type="text"/>							
Total of NETT income (net of tax & PRSI) per month	<input type="text"/>							
*Please state nature of other income	<input type="text"/>							

F. YOUR BANK DETAILS AND HISTORY

	APPLICANT 1		APPLICANT 2	
Name and address of Current Bank/Building Society	<input type="text"/>		<input type="text"/>	
Account Number	<input type="text"/>		<input type="text"/>	
How long have you been With your bank	<input type="text"/> Yrs	<input type="text"/> Mths.	<input type="text"/> Yrs.	<input type="text"/> Mths.
Type of Account	Current <input type="checkbox"/>		Savings <input type="checkbox"/> Deposit <input type="checkbox"/>	
Credit History Have you ever been made bankrupt, made any arrangements with creditors, had any court judgements made against you, Been in any arrears with any existing or previous loan, been made solvent, refused finance or have any other action pending.	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
*If Yes please give full details (on additional notes, section M.)				

G. YOUR BANK CURRENT FINANCIAL COMMITMENTS

Please tick box in whose name financial commitments have been incurred (if joint commitment please tick both boxes)

Financial Institution	Applicant		Amount owing	Monthly Payment £	Purpose of loan e.g. Mort, Car	To be refinanced	
	1	2				Yes	No
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Rent	Yes <input type="checkbox"/> No <input type="checkbox"/>			<input type="text"/>			
Maintenance payments (if separated/divorced)				<input type="text"/>			
TOTAL £				<input type="text"/>			

H. YOUR CURRENT MORTGAGE

Have you had a mortgage in the last 12 months Yes No

Are you selling Yes No Sale Price £

Name of lender Mortgage Account Number

Property value £

Original loan amount £

Payment per month £

Address of property

(if Address same as Section A please enter "As Above")

Type of Mortgage (Annuity, Endowment, Pensions, Fixed) if fixed for how many years Yrs.

Is the property registered in any other name other than the applicants Yes* No

*If yes please give details

Has there been any structural alterations to the property Since your current mortgage commenced? Yes* No

*If yes please give details

I. THE MORTGAGE YOU REQUIRE

New house prices Re-mortgage Residence for letting 2nd hand house trade up

First time buyer Yes No

Reason for re-mortgage (please specify)

If you are purchasing a property please complete **Section 1** Alternatively, if you are re-mortgaging or require funds for other purposes, please complete **Section 2** below.

Section 1 (purchase only)

	£		£
Purchase price/cost of building	<input type="text"/>	Mortgage required	<input type="text"/>
Site price (if applicable)	<input type="text"/>	Savings*	<input type="text"/>
Legal & stamp duty (if applicable)	<input type="text"/>	Grant	<input type="text"/>
Repairs / renovations	<input type="text"/>	Gifts	<input type="text"/>
Other costs*	<input type="text"/>	Other funds*	<input type="text"/>
Total expenditure	<input type="text"/>	Total finance	<input type="text"/>

Section 2 (remortgages only)

	£
Remortgage amount	<input type="text"/>
Property Value	<input type="text"/>
Loan value %	<input type="text"/> %
Year of original purchase	<input type="text"/>
Age of property	<input type="text"/>

Please supply details of other costs and/or savings, or

Other funding resources

What type of repayment method do you prefer

Annuity Endowment Pension Interest only (initial years) Other (Supply details)

Mortgage terms Years Preferred debit date

Type of loan required

Variable Fixed for _____ years Capped Other (Supply details)

J. PROPERTY TO BE MORTGAGED

Address of property to be mortgaged

(if address same as Section A please enter 'as above')

Is the property for private owner occupation only Yes No

*If no, please state what is the purpose of the property

Describe property (semi-detached, detached)

Estimated completion / closing date Remortgage Check required by

Estimated value £

Freehold/Leasehold, if leasehold unexpired term F L Unexpired term

Do you have, or will you have vacant possession on the whole of the property on completion of the Yes No

If No* give details

Buying or building a new property, please answer each of these questions either Yes/No

'HomeBond Certificate	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Stage payment required	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Part of a development	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Is fixed price contract in place	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Direct labour construction	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Architects letter of supervision*	Yes <input type="checkbox"/>	No <input type="checkbox"/>

K. PROFESSIONAL SERVICES EMPLOYED

	NAME	ADDRESS	TELEPHONE
Builder	<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor	<input type="text"/>	<input type="text"/>	<input type="text"/>
Architect	<input type="text"/>	<input type="text"/>	<input type="text"/>
Auctioneer	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name and address of contact to gain access for valuation/inspection purposes			
	<input type="text"/>	<input type="text"/>	<input type="text"/>

L. FARMING DETAILS

Total acres Residence on farm Yes No Separate folio Yes No

House value £ Size of residential site

Type of farming

Milk quota Value £ Profit £

Is deduction from milk cheque available Yes No Are 3 years audited accounts available Yes No

Do you have income outside of farming Yes No

If yes, please provide details in sections B or C, OR in the homeloan section notes

M. DECLARATION

The declaration will be submitted to the prospective lender or lenders and it constitutes an application for a mortgage and no representation is made to you that such application will be accepted.

I/We declare and agree that

1. This form must not be construed as an offer on behalf of the lender and any advance offered may be revised or cancelled before the advance is paid.
2. The information given in this application is true to the best of my/our knowledge and belief whether completed by me or otherwise and all facts relevant to this application have been disclosed.
3. I am/We are 18 years and over.
4. I/We will pay any expenses that may be incurred in dealing with this application other than through the investigation of Title.
5. I/We will pay any insurance charges necessarily incurred by the lender.
6. I/We authorise any queries of my/our employer(s) or auditor / accountant or lenders or brokers or any other party.
7. The rate of interest will be that which lenders is charging on the date on which the loan cheque is drawdown and subsequently the rate and repayment may vary within the terms of the Mortgage Deed.
8. I/We will not let the property or use for any other business purposes without the lenders consent in writing.
9. No responsibility can be accepted by the lender for the condition of the property.
10. I/We acknowledge that this loan application form, I/We have been informed by the lender in writing that any insurance which lender requires to be effected or maintained on the property may be effected or maintained by me/us with any insurer and with any agency or any intermediary subject to the lenders requirements.
11. I/We further authorise the lender to supply such information as I/We have given to the lender to an insurance company, if it is necessary, to obtain a suitable indemnity policy, or any insurance.
12. I/We understand that I/We should not rely on the lenders valuation report in any way in deciding whether or not to purchase the property and that the lenders valuation should not be construed as reasonableness of purchase price for value. I/We understand that if, contrary to the lenders recommendation, I/We do not request or obtain a full report for my/our own purposes, I/We run the risk that the property may suffer from serious defects which are not mentioned in the lenders valuation report and that the report may be defective, or may be inadequate for my./our purposes. I/We further understand that should the lender grant the loan this shall not signify an assurance or guarantee that the property is soundly constructed and free of defects.
13. I/We authorise the lender to send my/our solicitor copies of any letters issued by the lender to me/us on foot of this application and any other information in the lenders possession relevant to this application.
14. I/We are aware and agree that this application form may be presented to more than one lender for underwriting.
15. I/We understand that I/We are not guaranteed access to the lowest cost mortgage available in the market.
16. I/We have read the detailed mortgage related fees information sheet which I/We understand constitute part of y/our mortgage application.
17. I/We consent and authorise the lender to release personal data relating to we/us and information relating to all transactions between the lender or any subsidiary company of the lender and me/us including credit references to any person or body including any credit information agency and whether for the purpose for the loan transfer and securitisation scheme or otherwise.
18. I/We understand the lenders right to decline this application without giving a reason or without entering into correspondence.

SIGNATURE APPLICANT 1.

DATE

SIGNATURE APPLICANT 2.

DATE

In signing the above I declare that the details on pages 6 to 7 (sections N, O & R) have been brought to my attention which are agreeable and acceptable to me.

N. YOUR CONSENT – CHOSEN LENDER

UNDER THE CONSUMER CREDIT ACT 1995, YOUR CONSENT IS REQUIRED FOR THE FOLLOWING

In connection with the making, implementing and enforcing of any Letter of Approval and any housing loan or mortgage, the chosen lender may find it necessary or desirable to send a written communication to a member of your family, or to a person designated by you, or to visit or telephone you, a member of your family or your employer.

I/We hereby consent and agree that its servants or agents may visit or telephone me/us and any member of my/our family at our home and may visit or telephone me/us at my/our place/s of employment or business or visit or telephone my/our employer/s and I/we confirm that my/our acceptance of any Letter of Approval will constitute a separate consent in compliance with Section 46 of the Consumer Credit Act 1995.

O. YOUR CONSENT – MORTGAGE ADVISOR

UNDER THE CONSUMER CREDIT ACT 1995, YOUR CONSENT IS REQUIRED FOR THE FOLLOWING

I/We hereby consent and agree that its servants or agents may contact me/us and any member of my/our family personally or by phone as follows:

APPLICANT 1

APPLICANT 2

At Home Yes No

Yes No

At Work Yes No

Yes No

Leave message at home Yes No

Yes No

Contact employer Yes No

Yes No

I/We understand that my/our acceptance of any Letter of Approval will constitute a separate consent in compliance with Section 46 of the Consumer Credit Act 1995.

P. NOTES

Please use this section if you need extra space to complete any of the questions asked throughout the form or if you wish to make some notes or comments.

Q. DIRECT DEBIT MANDATE

I/We authorise you, until further notice in writing, to charge to my/our account
With you, on the _____ of each month, unspecified amounts at the instance
of **the Originator by Direct Debit**

The Manager
Full Address of your bank branch

Reference Number

--	--	--	--	--	--	--	--	--	--

Name(s) of Account

Bank Sorting Code

--	--	--	--	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--

Signature(s)

Date

Your bank may decline to accept instructions to charge Direct Debits to
certain types of Account other than current accounts.

FOR BANK USE ONLY

Reference Number

--	--	--	--	--	--	--	--	--	--

Bank Title _____

To _____

Sorting Code

--	--	--	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--

Account Name

For

Manager

Date

R. CUSTOMER CARE

You as a valued customer are entitled to best advice. To help us to help you with your financial planning for the future the information provided to us by you, will enable us to analyse your needs and make the recommendations best suited to your requirements. Because of this commitment to you, part of this application includes a Customer Care questionnaire. Please do not hesitate to ask questions at any time if the information given to you is unclear to you, or, if there is any particular area you are unsure of.

All of the detailed information provided is dealt with in strictest confidence.

The application which you are about to complete is unsuitable for Commercial mortgages, if you require either of these types of mortgages your mortgage advisor will be more than happy to supply you with all of the necessary information.

CONSUMER CREDIT ACT

The Consumer Credit Act 1995, was enacted to protect and inform the consumer on a number of issues, one of which was mortgages. The following information section must be read by all applicants completing this application form not only as a requirements of the Consumer Credit Act but also as an integral part of our Customer Care commitment to you.

MORTGAGE RELATED FEES

As your mortgage application form will be used to analyse the lender who is best suited to your needs, we also supply you with detailed information as to the individual costs incurred by each lender. As these costs may change from time to time the information is given to you on a separate information sheet which while separate does constitute part of the application form.

All fees may be paid in advance of the completion of the loan if you so wish. Your solicitor will also provide you with a figure for the costs which will arise in respect of Stamp duty and other fees. These costs will vary depending for example, on the amount of the mortgage loan and whether the land is registered or unregistered.

PROPERTY VALUATION

Valuations are carried out for the sole purpose of establishing the market value of the property and its suitability as security for the loan. It is for use by the lending institution only, and is not structural survey of the property, nor does it assure or guarantee that the house is free from any structural defect. All lending institutions recommended that you arrange for an independent structural survey to be carried out.

In the event that you have paid the lending institution the valuation fee and your loan application is not accepted the valuation fee paid by you will be refunded by the lending institution. The valuation report will indicate the reinstatement value for the property and this will be the figure used by the lending institutions as the minimum amount of cover allowable for property insurance purposes for issue of the loan cheque.

INSURANCES

All loans provided by the lenders are subject to satisfactory appraisal of status and financial standing and require security over the property and suitable protection/savings policies on your life.

Mortgage Protection Insurance is needed to repay the mortgage in the event of death except under the provisions as stated in Part IX, S.126 of the Consumer Credit Act. Insurance of the mortgaged property is also required, this must be issued in the joint names of the borrower and the lender for an amount not less than the reinstatement value specified in the valuation report. You are free to arrange such insurances with any Insurance Company or Intermediary of your choice.

INDEMNITY BONDS

An Indemnity Bond is required if the mortgage value is greater than a set percentage of the house value. This percentage varies depending on the lender chosen. Please consult the mortgage information sheet to identify if a bond is required, and if so at what percentage.

SECURITISATION

A number of lenders have introduced securitisation i.e. transfer of mortgages. This has been introduced as financial institutions are limited in the amount they can lend by the level of their capital and, in order to release capital to fund future lendings, including mortgage lending, mortgages may be transferred to investors.

In practice, you should not be aware of any effect from securitisation because the lender will continue to deal in all matters relating to your mortgage, including the setting of interest rates and the handling of arrears. If your application is approved, you will have the benefit of your solicitors advice on the matter, before committing yourself to the mortgage.

DATA PROTECTION ACT

Please note that the details that you are being asked to supply may be used to provide you with information about other products either by ourselves or by a third party.

If you do not wish the information to be utilised for this purpose, please tick the box opposite.

WARNING

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

VARIABLE RATE MORTGAGE – THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

ENDOWMENT MORTGAGE – 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.

EARLY SURRENDER – IN THE EVENT OF EARLY SURRENDER OF THE LIFE INSURANCE POLICY IN RESPECT OF AN ENDOWMENT MORTGAGE, THE POSSIBILITY EXISTS THAT THE SURRENDER PROCEEDS COULD BE LESS THAN YOU HAVE PAID IN PREMIA AND OTHER CHARGES.