



Mortgage Application Documentation Checklist

Please note: This is a comprehensive document checklist, and all items are required for a full loan offer. For an initial suitability assessment, the items highlighted in **BOLD** are the documents required at a minimum to give you an indication of your eligibility for a mortgage.

Standard Documents – Required for all Applications:	App1	App2
<ul style="list-style-type: none"> Fully completed and signed lenders Declaration, Authorisation and Consent forms (attached). 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> A lease or rental agreement if there is no regular standing order or direct debit evidencing rent being paid out of the current account. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> If you have lived abroad within the past 3 years or have a bank account outside Ireland, a foreign credit check from the relevant country, in English is required. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> If you are married, we require a copy of your marriage certificate. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> If you are separated or divorced, we require a copy of the separation agreement or alternatively solicitor’s written confirmation of any financial obligations and/or maintenance payments stipulated in the separation agreement. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> If you are in receipt of income from another source that is not included in your contract of employment, we require the following Revenue documents: Form 11/Chapter 4 and indicative Notice of assessment detailing this income. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> ICB (Irish Credit Bureau) www.icb.ie Report and CCR (Central Credit Register) www.centralcreditregister.ie Report. 	<input type="radio"/>	<input type="radio"/>
For Employees:		
<ul style="list-style-type: none"> 3 months’ up-to-date consecutive payslips are needed for each applicant to confirm basic salary. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> Signed and Stamped Salary Certificate (copy attached) from your employer confirming permanency and basic salary. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> Your most recent P60 or End of Year Statement (as of 2020), this includes all income (including bonus/overtime, etc.), 3 months’ payslips are still needed to confirm your basic salary. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> If income is performance related, made up of any non-basic income (e.g. shift /overtime etc.) or the applicant(s) are on a contract, we require 3 years P60’s or P21’s to confirm their track record of earnings. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> If you or any applicant are currently on leave from work, we require a letter from the employer confirming the return date under the same terms and conditions prior to leave. 	<input type="radio"/>	<input type="radio"/>
<ul style="list-style-type: none"> 6 months’ recent bank statements (originals evidencing account name and number) 	<input type="radio"/>	<input type="radio"/>

- 6 months' statements are required for any savings or investments for each applicant.
- 6 months' statements are required for any borrowings for each applicant.
- If you have a current mortgage, you will need to provide 6 months' recent mortgage statements (originals evidencing account name and number).

For Self-Employed/ Sole Trader/ Director of Limited Company:

- 3 years audited/trading accounts (certified by your accountant).
- In all circumstances, to confirm declared income we require 3 years Revenue documents; Form 11/Chapter 4 and indicative Notice of assessment or P60s / P21s
- Confirmation of tax position from your accountant or ROS Charges and Payments Statement.
- Confirmation from your accountant that no significant changes have occurred in the business since the date of the last accounts.
- Minimum 6 months personal bank statements.
- 12 Months business bank statements.
- Minimum 6 months statements for any borrowings.
- If you have a current mortgage, you will need to provide 6 months recent mortgage statements (including 1 original).

Equity Input for Purchase:

- If you have been given funds to help with your mortgage, we need confirmation of it in writing and confirmation that it is non-repayable (gift letter/may be lender specific).
- Source of the Balance of Funds will need to be provided (i.e. copy of donor statements proving that the source of funds is not borrowings).

Proof of Identity:

You will need to provide suitable proof of identity and residential address:

Photo Identification - an original of any of the following documents:

- Your current national passport or
- Your current valid Irish, UK or European driver's licence (with photo) or
- Your EU National Identity Card (EU country)

Proof of address - you can provide an original of any of the following:

- A utility bill (dated within the last 3 months)
- A bank or building society statement issued in the last 3 months
- Your Determination of Tax Credits for the current year
- Your original household/health or motor insurance documents (less than 12 months old)
- If you live abroad or bank abroad, a foreign credit check will be required.

Proof of Personal Public Service Number (PPSN) – an original of any of the following:

- **A letter from the Department of Employment Affairs and Social Protection or the Revenue Commissioners addressed to the customer showing their PPSN.**
- **A P21, Tax Assessment or Notice of Tax Credits;**
- **A payslip, P60 or P45.**

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Please note, no application can be submitted without proof of PPSN.

For Self-Builds:

- Copy of Planning Permission and details of proposed property (Value of site, Size of Property, Site Address and Build Cost).
- Copy of your fixed price contract or (B) if you are building by direct labour, a detailed schedule of build costs from your qualified architect, engineer or building surveyor.
- Completed Valuation Report from an approved valuer, explaining the cost and estimated market value of the completed property (this will be required to issue a Letter of Loan Offer. But you shouldn't arrange the valuation until your application has been approved in principle).

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For New Houses:

- If the house is part of an estate development, the Structural Guarantee Certificate (which the builder will provide).
- If the house is being built on your own site by direct labour, a letter from a qualified architect or civil engineer confirming that he/she:
 1. Believes the resources are available to complete the building to a good standard.
 2. Will supervise the construction throughout.
 3. Will provide a Certificate of Completion, confirming that the building was constructed in accordance with its planning permissions and best practices.
- If the house is being built on your own site by fixed-price contract, a copy of the contract – plus the original Structural Guarantee Certificate. Or a letter from a qualified architect or civil engineer confirming the contract price and the cover under the Structural Guarantee and stating that he or she will supervise the building construction through all stages.

<input type="radio"/>	<input type="radio"/>
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Please Note: All mortgage applications are subject to satisfactory credit assessment. Financing is not guaranteed.

