



Irish Mortgage Brokers Application Form

33 Pearse St
Dublin 2

tel: 01 679 0990

fax: 01 675 1740

www.mortgagebrokers.ie

**From:
Irish Mortgage Brokers,
33 Pearse Street, Dublin 2.**

**p: 01-679-0990 f: 675-1740
www.mortgagebrokers.ie**



Your Adviser

Personal details

First name

Last name

Other name (maiden etc.)

Title mr mrs miss dr _____

d.o.b. / /19

Nationality

p.p.n.s.

Marital status: single, married , other _____

Number of Dependents ages

Email address

Phone 1 ()

Phone 2 ()

Address

Status owner / renting / with relative

Rent

Time at current address: yrs mnths

Previous Address

Time at Previous Address

First name

Last name

Other name (maiden etc.)

Title: mr mrs miss dr _____

d.o.b. / /19

Nationality

p.p.n.s.

Marital status: single, married, other _____

Number of Dependents ages

Email address

Phone 1 ()

Phone 2 ()

Address

Status owner / renting / with relatives

Rent

Time at current address: yrs mnths

Previous Address

Time at Previous Address

Employment and Income

Is the position permanent? Yes / No

Is the position permanent? Yes / No

Occupation

Occupation

Employer

Employer

Address

Address

Telephone

Telephone

Length of service: yrs mnths

length of service: yrs mnths

Previous employer (if less than three years)

Previous employer (if less than three years)

Length of service: yrs mnths

Length of service: yrs mnths

Gross basic

Gross basic

Overtime g / r / l

Overtime g / r / l

Bonus g / r / l

Bonus g / r / l

Commission g / r / l

Commission g / r / l

G = guaranteed , r = regular , l = irregular -- please circle as appropriate

Other income *
(details)

Other income *
(details)

Have you claimed back Tax in last 4 years

Have you claimed back Tax in last 4 years

Additional details if self employed

Percentage of ownership

Percentage of ownership

How long trading ?

How long trading ?

How long involved

How long involved

Accountants name

Accountants name

Accountants details
(phone number & Address)

Accountants details
(phone number & Address)

3 yrs accounts available?

3 yrs accounts available?

MDC Mortgage Brokers T/A Irish Mortgage Brokers is Regulated by
The Central Bank & Financial Services Authority

Financial Commitments

Loan type	app 1	app2	Lender	Monthly Payment	Amount originally borrowed	Amount outstanding
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

Tick box if there are other debts – if so they are detailed on a separate attached sheet

SAVINGS

Where is it held	Monthly Contribution (if any)	Amount
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
Total		<input type="text"/>

Banking Details

Bank / building soc	<input type="text"/>	Bank / building soc	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
Account number	<input type="text"/>	Account number	<input type="text"/>
Sort code	<input type="text"/>	Sort code	<input type="text"/>
Account type	<input type="text"/>		<input type="text"/>

Mortgage requirements

Purpose of loan

First time buyer?: yes no

If joint application, is the title/deed of the property to be in both names?: yes no

Costings & Fundings

Purchase price / cost	<input type="text"/>	Mortgage required	<input type="text"/>
Value	<input type="text"/>	Deposit	<input type="text"/>
Loan to Value	<input type="text"/>	Gift	<input type="text"/>
Stamp duty	<input type="text"/>	Total	<input type="text"/>
Legal fees	<input type="text"/>	Term required: <input type="text"/> years	
Other	<input type="text"/>	Type of loan: <input type="checkbox"/> fixed <input type="checkbox"/> variable <input type="checkbox"/> other	
Total	<input type="text"/>	date of closing / completion: <input type="text"/>	

I have read and understand the mortgage details above. I am agreeing to proceed on the basis of the information I provided to my / our financial consultant and if I / we wish to change any of the details above we understand that we must do so in writing.

Applicant 1 _____ Applicant 2 _____

Date: ____ / ____ / 20____ Date: ____ / ____ / 20____

Credit History Details

• Have you ever been refused a mortgage on this or any other property?

Applicant 1: yes no Applicant 2: yes no

• Have you ever had a court order registered against you?

Applicant 1: yes no Applicant 2: yes no

• Have you ever been insolvent, bankrupt, made arrangements with any creditor, or do you have any action pending against you?

Applicant 1: yes no Applicant 2: yes no

• Have you had any arrears on any mortgages, loans, or credit cards in the last three years?

Applicant 1: yes no Applicant 2: yes no

If you answered yes to any of the questions above please provide details

Property details

Address of property
To be mortgaged

Type of property: apartment semi-detached detached other

Number of bedrooms: is the property for owner occupation only? yes no

If 'no' please provide
Details

Age of property or year built type of construction

Estate agent / Builder details

name

address

phone

contact name

[if you are remortgaging your home please tick this box]

Solicitor details

Name

Address

Phone

Contact name

Additional notes

Existing Cover

	yes	no	Amount of Cover	Cost Per Month	Provider
Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Serious Illness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Income Protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Health Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
House / Contents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Please provide copies of any existing Insurance documents)

Do you have a pension Yes No Yes No

Pension Scheme Yes No Yes No

Type of Pension

(Defined Contribution / Defined Benefit/ Self Employed/ Director / PRSA / Other)

Pension Contribution per month Pension Contribution per month

Smoker / Non-Smoker Yes No Yes No

Life cover Yes No Yes No

Summary of Priorities

Investment Attitude

Cautious Risky

1 2 3 4 5 6 7 8 9 10

Needs Identified

Declarations and Signatures

I/We declare that:

- The information given in this form is true and complete 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.
- There are no existing loans or advances in my/our names with any lender other than declared in this form.
- I/We have no convictions or pending prosecutions relating to acts of dishonesty, such as theft or fraud.
- I/We will notify Irish Mortgage Brokers of changes to information provided prior to the loan being drawn down.

I/We authorise you:

- To make any enquiries necessary to confirm the information given in this form and for credit assessment.
- Where done in the interests of fraud prevention, to make such enquires as necessary in relation to my/our mortgage application and to disclose information provided by me/us in this application.

I/We agree:

- To securitisation of our mortgage, at the lenders discretion, and to disclosure of my/our name, address and other information relevant to the loan.
- This information will only be disclosed to a lender on the understanding that it intends to participate in funding the mortgages and that the information will be kept confidential.
- The securitisation process involves packaging mortgages together and asking other financial institutions to share the credit risk and security. This would not affect the relationship between you and the lender, the lender would still be responsible for the administration of your mortgage.

I/We declare and agree that:

1. This form must not be construed as an offer on behalf of the lender and any advances offered may be revised or cancelled before the advance is paid.
2. I am/we are 18 years and over.
3. I/we will pay any insurance charges necessarily incurred by the lender.
4. I/We authorise any enquiries of my/our employer(s) or auditor/accountant or lenders or any other parties.
5. The rate of interest will be that which the lender is charging on the date on which the loan cheque is drawn down and subsequently the rate and repayment may vary within the terms of the mortgage.
6. I/We will not let the property or use it for any other business purpose without the lenders consent in writing.
7. No responsibility can be accepted by the lender for the condition of the property.
8. I/We acknowledge that by this loan application(s) form, I/We have been informed by the lender in writing that any insurance which the 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.
9. 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 other insurance.
10. I/We authorise the lender to send my/our solicitor copies of any letter issued by the lender to me/us on foot of the application and any other information in the lenders possession relevant to this application.
11. 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 lender's valuation shall 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 fuller report for my/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 a loan this shall not signify as an assurance or guarantee that the property is soundly constructed and free of defects.
12. I/We are aware and agree that this application form may be presented to more than one lender for underwriting.
13. I/We understand that I am/we are not guaranteed access to the lowest cost mortgage available in the market.
14. I/We will pay any expenses that may be incurred in dealing with this application.
15. I/We have read the mortgage related fees information sheet which I/we understand constitutes part of my/our mortgage application where applicable.
16. I/We consent to and authorise the lender to release personal data relating to me/us and information relating to all transactions between the lender or any subsidiary company of the lender and I/us including credit references to any person or body including any credit information agency whether for the purpose of a loan transfer and securitisation scheme or otherwise.
17. I/We understand the lenders right to decline this application without giving a reason or without entering into correspondence.
18. The operation of tax Relief at Source is subject to audit by the Revenue Commissioners. These audit powers allow the Revenue Commissioners to access records in the lenders possession including correspondence and the records of other communications between a lender and an individual having a qualifying mortgage loan. Should you qualify for TRS, your monthly TRS payment will be lodged to your bank account on the same day that you make your mortgage payments.
19. I/We understand that this mortgage application will be processed and packaged on behalf of the agent/broker and lender by Irish Mortgage Brokers.

We have recieved the Terms of Business Letter

For the purpose of the Consumer Credit Act 1995

I/We consent, for the purpose of Section 45 of the Consumer Credit Act 1995, to any notice or written communication connected with this Mortgage Application being sent to any member of my/our family/families or to my/our employer(s), accountant(s), solicitor(s), or agent(s) or any other person I/we may designate for this purpose. I/We also consent, for the purpose of Section 46 of the Consumer Credit Act 1995, to any communications by telephone and to any visit from the lender or any person acting on the lender's behalf at my/our place(s) of employment or business at any time.

I/We hereby further consent, for purposes of Section 46 of the Consumer Credit Act 1995 to telephone call or visit from the lender or any person acting on the lender's behalf to my/our employers or any member of my/our families. In particular, immediately prior to drawdown of the loan, I/We consent to the lender contacting my/our employer(s) or accountant(s) by telephone in order to re-affirm my/our employment or business trading status.

Signatures: X Applicant 1 _____ X Applicant 2 _____
Date _____ Date _____

In signing the above I declare that the details mentioned above have been brought to my attention which are agreeable and acceptable to me.

Data Protection Act

Irish Mortgage Brokers shall comply with its obligations under the Data Protection Act, 1988, the European Communities (Data Protection) Regulations, 2001 and the Data Protection (Amendment) Act, 2003 (as may from time to time be amended, replaced, supplemented or re-enacted) and all applicable data protection legislation in respect of the details, information and personal data provided by you in this application form ("The Data").

The Data shall be used by Irish Mortgage Brokers, its agents and lenders, (where applicable) in order to process this mortgage application and provide mortgage facilities to you.

The applicant(s) agree(s) that Irish Mortgage Brokers may hold and possess by computer or otherwise, the Data provided by you in this application, together with any additional Data. The applicant(s) also agrees that Irish Mortgage Brokers may use this data, and disclose this data as part of a mailing list to carefully selected third parties, to provide information about other products which may be of interest to you.

App1: Mail	Yes	No	Phone	Yes	No	Email	Yes	No
App2: Mail	<input type="checkbox"/>	<input type="checkbox"/>	Phone	<input type="checkbox"/>	<input type="checkbox"/>	Email	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	Phone	<input type="checkbox"/>	<input type="checkbox"/>	Email	<input type="checkbox"/>	<input type="checkbox"/>

You may object free of charge at any time to the processing of the Data for direct marketing purposes by means of a request in writing to Irish Mortgage Brokers at number 02 Westland Square, Dublin 2.

Please inform us of any changes to your Data by contacting Irish Mortgage Brokers at the above address.

You also have the right of access to the Data by means of a written request to Irish Mortgage Brokers at the above address and on payment of a nominal fee.

You also have the right to require your mortgage advisor to correct any inaccuracies in the Data.

Telephone calls may be recorded for security and training purposes and monitored as part of our quality control procedures.

Please be advised that your mortgage broker will be in receipt of commission for processing this mortgage application. This will in no way affect the price of the product or service that you receive. Your mortgage broker may also charge you an arrangement fee for processing this application and you will be asked to sign an agreement for this fee should it be charged.

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 requirement 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 a 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 of 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

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 1995. Insurance of the mortgaged property is also required, this must be issued in the name(s) of the borrower(s) with the lenders interest noted 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 may be 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.

Customer Care

You as a valued customer are entitled to best advice. To help us 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 is unclear to you, or, if there is any particular area you are unsure of. All of the detailed information provided by you is dealt with in the strictest confidence. If you require a commercial mortgage, your mortgage advisor will be more than happy to supply you with all the necessary information. 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.

Warning

Your home is at risk if you do not keep up repayments on a mortgage or any other loan secured on it.

Variable rate mortgage: The payment rates on a 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.

Your consent – mortgage advisor under the consumer credit act 1995, your consent is required for the following:

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

	App 2		App 1
At home	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
At work	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Leave message at home	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Contact employer	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.

End of Application