



13, Upper Baggot Street, Dublin 4  
51 South Mall, Cork

## ***Get Mortgage Ready in 3 months***

- Clear your credit cards in full and pay off any amount owing in full every month.
  
- Do not use your overdraft even if you have an approved overdraft facility. Keep a minimum balance of €500 in all of your bank accounts.
  
- Ensure that you pay your rent by standing order (rather than cash) and that the narrative “RENT” appears on your bank account each month.
  
- If you are receiving a gift, ensure this is transferred to you as early as possible.
  
- Set up a regular savings account for the required amount – MyMortgages.ie will advise you of the monthly savings amount required. Do not make any withdrawals from this account as this will reduce the amount you qualify for.

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