

# Homeloan Application Form

Please tick box relevant to your application

- Purchase of a New Home
- Re-mortgage of Homeloan
- Purchase of an Investment Property
- Remortgage of an Investment Property
- Equity Release

Member/Mortgage Advisor

.....

Applicants

.....

Date

.....



ASSOCIATION OF EXPERT MORTGAGE ADVISORS

[www.aema.ie](http://www.aema.ie)

## Intermediary Information

CBI Authorisation No.	Intermediary Name
Intermediary Tel No.	Intermediary Address
Email Address	
Have you provided advice for this mortgage? Yes <input type="radio"/> No <input type="radio"/>	
Are you charging a fee for arranging this mortgage? Yes <input type="radio"/> No <input type="radio"/>	Amount of mortgage fee

## Your Personal Details - All Applicants

### Primary applicant

Surname		Mr/Mrs/Miss/Ms/Dr	
First name		Date of birth / /	
Maiden name	Sex	M <input type="radio"/>	F <input type="radio"/>
Address			
PPS Number	Mobile Number		
Home Number	Work Number		
Email Address			
Country of Birth	Nationality		
Place of Birth (e.g. County / City)			
Length of time at current address			
Last address if less than 3 years at above address			
Are you: Married <input type="radio"/> Remarried <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/>			
Divorced <input type="radio"/> Widowed <input type="radio"/> Cohabiting <input type="radio"/>			
Are you: Owner <input type="radio"/> Private Rented <input type="radio"/>			
Living with relatives <input type="radio"/> Other <input type="radio"/> (if renting - monthly rent € )			
Number of children	Ages		

### Secondary applicant

Surname		Mr/Mrs/Miss/Ms/Dr	
First name		Date of birth / /	
Maiden name	Sex	M <input type="radio"/>	F <input type="radio"/>
Address			
PPS Number	Mobile Number		
Home Number	Work Number		
Email Address			
Country of Birth	Nationality		
Place of Birth (e.g. County / City)			
Length of time at current address			
Last address if less than 3 years at above address			
Are you: Married <input type="radio"/> Remarried <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/>			
Divorced <input type="radio"/> Widowed <input type="radio"/> Cohabiting <input type="radio"/>			
Are you: Owner <input type="radio"/> Private Rented <input type="radio"/>			
Living with relatives <input type="radio"/> Other <input type="radio"/> (if renting - monthly rent € )			
Number of children	Ages		

Are there any other persons over the age of 17 years, who will occupy the property? Yes  No  If yes, how many?

### Affordability

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed mortgage? Yes  No

If Yes please provide details. \_\_\_\_\_

Are you aware of any health issues that may affect your ability to work and meet the repayments of this facility? Yes  No

If Yes please provide details. \_\_\_\_\_

Are you a US Citizen? Yes  No  US Tax resident? Yes  No

If yes, enter your U.S. TIN number (Taxpayers Identification No.):

□	□	□	□	□	□	□	□	□	□
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Are you a tax resident in Ireland? Yes  No

Are you a tax resident in any other country? Yes  No

Where you are tax resident outside of Ireland, please enter your non-Irish country of tax residence and the related TIN in the table below.

Country of residence:	TIN:

Are you a US Citizen? Yes  No  US Tax resident? Yes  No

If yes, enter your U.S. TIN number (Taxpayers Identification No.):

□	□	□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---	---	---

Are you a tax resident in Ireland? Yes  No

Are you a tax resident in any other country? Yes  No

Where you are tax resident outside of Ireland, please enter your non-Irish country of tax residence and the related TIN in the table below.

Country of residence:	TIN:

Is any of your income/assets being used to support the repayment of this mortgage sourced from a currency other than euro? Yes  No

If Yes, which currency? \_\_\_\_\_

Are you a resident in a foreign country? Yes  No

If Yes, which country? \_\_\_\_\_

Is any of your income/assets being used to support the repayment of this mortgage sourced from a currency other than euro? Yes  No

If Yes, which currency? \_\_\_\_\_

Are you a resident in a foreign country? Yes  No

If Yes, which country? \_\_\_\_\_

**Note:** If the currencies/countries above differ, only one can be used for the purposes of monitoring exchange rate fluctuations. Ask the customer(s) to choose which they would like to monitor? (select one box only)

**Applicant 1** Income currency \_\_\_\_\_

Country of Residence \_\_\_\_\_ N/A or not relevant

**Applicant 2** Income currency \_\_\_\_\_

Country of Residence \_\_\_\_\_ N/A or not relevant

**Employment Details** - Note: Applicants in employment must submit a Certificate of Income together with the most recent original P60 and three most recent payslips

**Primary applicant**

Are you: employed  self employed  homemaker

If employed, occupation

Employers name and address

Length of time with this employer                      years                      months

Work contact number

If less than 2 years with present employer, please provide the following details:

Previous employer's name

Address

Length of time with this employer                      years                      months

**Secondary applicant**

Are you: employed  self employed  homemaker

If employed, occupation

Employers name and address

Length of time with this employer                      years                      months

Work contact number

If less than 2 years with present employer, please provide the following details:

Previous employer's name

Address

Length of time with previous employer                      years                      months

**Self Employed Applicants**

Note: Self employed applicants must submit the last two years Financial audited accounts and two years revenue approved tax returns

If self employed, nature of business

Trading name and address of business

Date established

Accountants name and address

Tel no.

If self employed, nature of business

Trading name and address of business

Date established

Accountants name and address

Tel no.

**Income Details**

**Primary applicant: Annual income**

(that will be certified by employer or accountant)  
Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular

	€	Gtd.	Reg.	Irreg.
		(please tick)		
Gross basic salary	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* Source of other income				

**Secondary applicant: Annual income**

(that will be certified by employer or accountant)  
Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular

	€	Gtd.	Reg.	Irreg.
		(please tick)		
Gross basic salary	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	€	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* Source of other income				

**Financial Details**

Annual outgoings including Overdraft and Credit Card (statements confirming of satisfactory repayment history should be submitted)

Applicant	Current loan balance	Name of	Account Number	Monthly repayment	Credit Card/Overdraft Limit	Arrears (if any)	Date of Final Payment	Are you clearing this loan as part of your new mortgage?
<b>Short Term (non mortgage debt)</b>								
<b>Term Loans</b>								
1	<input type="radio"/>	<input type="radio"/>						Yes <input type="radio"/>
2	<input type="radio"/>							No <input type="radio"/>
<b>Credit Cards</b>								
1	<input type="radio"/>	<input type="radio"/>						Yes <input type="radio"/>
2	<input type="radio"/>							No <input type="radio"/>
<b>Overdraft</b>								
1	<input type="radio"/>	<input type="radio"/>						Yes <input type="radio"/>
2	<input type="radio"/>							No <input type="radio"/>

Do you have any other financial commitments not indicated above (separated persons paying maintenance, crèche fees etc.)? If yes please provide details



## Purchase Application

Please complete this section if you are buying a new property.

Please outline purpose of new mortgage		First time buyer <input type="radio"/>	Moving house <input type="radio"/>	Residence for letting <input type="radio"/>	Holiday Home <input type="radio"/>
Address of property to be mortgaged		Purchase price		€	
		Estimated property value		€	
		Selling Agent			
How much are the deposit and costs required to complete the purchase €					
Estimated Legal Costs		€			
Please tell us how you raised this deposit: Savings <input type="radio"/> €					
		Sale of Shares <input type="radio"/> €		Release of Equity <input type="radio"/> €	
		Gift <input type="radio"/> €			
Other (Please specify) <input type="radio"/> €					
Is the property to be mortgaged a: Newly built house in housing estate <input type="radio"/>					
		Apartment <input type="radio"/>		Second hand property <input type="radio"/>	
If the property is to be let what is expected monthly rental income					

### For Newly Built properties only

Name and address of builder	
Tel. No.	
Will the property have a Home Bond or Premier Guarantee? <input type="radio"/> Yes <input type="radio"/> No	
Is planning permission granted? <input type="radio"/> Yes <input type="radio"/> No	

## Re-Mortgage Application

Please complete this section if you are switching Mortgage from another Bank /Financial Institution.

### Property Details

Is the property being mortgaged the family home? Yes <input type="radio"/> No <input type="radio"/>	Name of current lender
Address of property to be remortgaged	
	Mortgage account no.
Year of purchase	Mortgage amount outstanding €
Purchase price €	Estimated property value €
	New mortgage required €
Type and description of property (house / apartment/3 bed etc.)	
Use this space to tell us the purpose(s) of any additional borrowing	

### Purpose of Re-Mortgage

Identifies amounts required to clear your existing mortgage and other loans - Use this space to tell us the purpose(s) of any additional borrowing and other loans.

Home Improvements (see below)	€
Other (please specify)	€
Other (please specify)	€
Other (please specify)	€
If home improvements please provide brief details of proposed works	

## Top-Up Application

Please complete this section if you are an existing customer seeking a top-up on your mortgage. Use this space to tell us the purpose(s) of any additional borrowing and other loans.

Existing Mortgage Account Number
Amount required €
Purpose of top up

## Purpose of Top-Up

Home Improvements (see below) €
Other (please specify) €
Other (please specify) €
Other (please specify) €
If home improvements please provide brief details of proposed works

## Your Mortgage Type, Rate & Term Details

Amount of total loan required €
Mortgage term <input type="radio"/> 10yrs <input type="radio"/> 15yrs <input type="radio"/> 20 yrs <input type="radio"/> 25yrs <input type="radio"/> 30yrs <input type="radio"/> Other (please specify)
Please tick your choice of interest rate Variable <input type="radio"/> Fixed <input type="radio"/>
If you choose a fixed rate please confirm the fixed term required
If you wish to split your loan over different type, rate or terms, please provide details

NOTE: WRITTEN CONFIRMATION WILL BE REQUIRED FOR ANY CHANGES TO THE ABOVE.

## Solicitors Details

Firm / Company Name and Address		
Solicitors Name	Tel No.	Email Address

## Additional Information Section

(e.g other sources of income, additional relevant information, guarantor information, details of other assets / liabilities).


## Declaration & 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 tell our mortgage intermediary 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 enquiries as necessary in relation to my/our mortgage application and to disclose information provided by me/us on this application.
- to access mortgage information on our behalf from the lender through whom you arrange mortgage facilities on your behalf.
- I/We consent to and authorise, the lender through whom you organise mortgage facilities, to supply you with information pertaining to my/our mortgage post loan completion as requested by me /us.

## Data Protection

You have a right to receive a copy of all personal data (within the meaning of the Data Protection Act 1988 & 2003) relating to you which is held by us following a written request (we may charge a fee of €6.35) and to have any inaccuracies in your personal data corrected. You will be required to provide information to locate your data and verify your identity.

By signing this form I consent to my mortgage intermediary and lending institutions (to whom my/our personal data will be sent to for the purpose of assessing my/our application for credit), using and processing my personal details:-

- (a) to manage and administer my accounts, policies or other financial products;
- (b) to process my applications for credit or other financial services;
- (c) to help detect fraud and dishonesty;
- (d) to establish my identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering or terrorist financing.

### Sensitive Data

I/we consent to my/our mortgage intermediary and lending institutions processing and holding all sensitive data disclosed by me/us, or on my/our behalf in conjunction any application relating to me/us. Sensitive personal data (such as medical information or information on criminal offences, which is required to assess credit or insurance risk) will be used for the purposes of administering my/our application.

### Disclosures: We may disclose information in the following circumstances:

- a) to our agents, advisers, service providers and contractors for the above purposes. These may include insurance, investment, pension companies with whom we have a contractual relationship;
- b) to other persons connected with your account e.g. additional borrowers, guarantors, company directors and to your financial advisors where applicable;
- c) in the context of any assignment, purchase or securitisation of your loan or in the context of a sale of our business;
- d) to other carefully selected third parties; or
- e) where we are required by any regulatory body, law enforcement agency, court or other legal process.

By signing below you confirm that you consent to the use of the information as described above and if applicable, that you have obtained the consent of all other persons identified in the form or associated with the application.

First Applicant:

Second Applicant:

Date:

Date:

### Communicating with you.

Post

Yes  No

Mobile phone

Yes  No

Home phone

Yes  No

Online

Yes  No

Email

Yes  No

Text message

Yes  No

To keep you informed of any benefits, products or services that we may offer and for that purpose and the purposes mentioned below, please check the boxes in how you wish to be contacted:

Information provided by you (whether in the application form or otherwise) and any information relating to the conduct of your Account(s) may be used by us to transmit to you information relating to other products, services, special offers, promotions, competitions run by us or carefully selected third parties. If at any time you change your mind and you wish to amend your contact preferences, please contact your mortgage intermediary (free of charge).

### I/We agree

to the 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 mortgage 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 advance 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 expenses that may be incurred in dealing with this application other than through the investigation of Title.
4. I/We will pay any insurance charges necessarily incurred by the lender.
5. I/We authorise any enquiries of my/our employer(s) or auditor/accountant or lenders or any other parties.
6. 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 Deed.

7. I/We will not let the property or use it for any other business purposes without the lenders consent in writing.
8. No responsibility can be accepted by the lender for the condition of the property.
9. I/We acknowledge that by this loan application 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.
10. 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.
11. I/We authorise the lender to send my/our solicitor copies of any letter issued by the lender to me/us on foot of this application and any other information in the lenders possession relevant to this application.
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 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/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 a loan this shall not signify an assurance or guarantee that the property is soundly constructed and free of defects.
13. I/We are aware and agree that this application form may be presented to more than one lender for underwriting.
14. I/We understand that I/We are not guaranteed access to the lowest cost mortgage available in the market.
15. Where applicable I/We have read the detailed mortgage related fees information sheet which I/We understand constitutes part of my/our mortgage application.
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 me/us including credit references to any person or body including any credit information agency and whether for the purpose of a loan transfer and securitisation scheme or otherwise.

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

<b>First Applicant</b>	<input type="text"/>	<b>Second Applicant</b>	<input type="text"/>
<b>Date</b>	<input type="text"/>	<b>Date</b>	<input type="text"/>

**For the purposes of the Consumer Credit Act 1995 (This is optional)**

I/We hereby consent, for the purposes 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.

<b>First Applicant</b>	<input type="text"/>	<b>Second Applicant</b>	<input type="text"/>
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**For the purposes of the Consumer Credit Act 1995 (This is optional)**

I/We also hereby consent, for the purposes 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.

<b>First Applicant</b>	<input type="text"/>	<b>Second Applicant</b>	<input type="text"/>
<b>Date</b>	<input type="text"/>	<b>Date</b>	<input type="text"/>

## Consumer Credit Act 1995

All loans are subject to the satisfactory appraisal of status and financial standing and require security over the property and appropriate mortgage protection/life assurance and home insurance.

**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 HOMELOAN: THE REPAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**  
**IF YOU CHOOSE AN ENDOWMENT LOAN, AND THE INSURER DOES NOT GUARANTEE THAT THE PROCEEDS OF THE POLICY WILL BE ENOUGH TO REPAY THE LOAN WHEN DUE:**  
**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. IT MAY BE NECESSARY TO INCREASE THE PREMIUM AMOUNT PAYABLE IN ORDER TO SECURE AN INCREASE IN THE PROCEEDS OF THE POLICY ON MATURITY. THE EARLY SURRENDER OF AN ENDOWMENT POLICY IN RESPECT OF AN ENDOWMENT LOAN MAY YIELD A LOWER RETURN TO THE BORROWER THAT PAID IN PREMIA AND OTHER CHARGES.**

## Consumer Protection Code 2012

All loans are subject to the satisfactory appraisal of status and financial standing and require security over the property and appropriate mortgage protection/life assurance and home insurance.

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**  
**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**  
**WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME IF YOUR MORTGAGE IS EVER ON A VARIABLE RATE:**  
**WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**  
**IF YOUR MORTGAGE IS EVER ON A FIXED RATE: WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.**  
**IF YOUR MORTGAGE IS ON AN INTEREST ONLY TERM: WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD.**  
**IF YOUR MORTGAGE IS AN EQUITY RELEASE MORTGAGE AND IS BEING USED FOR DEBT CONSOLIDATION PURPOSES:**  
**WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.**