



Dublin, Cork & Nationwide

Mortgage Application Checklist

- MYMORTGAGES.IE Application form
- Photo ID – Certify by a Garda/Solicitor/Accountant - include both sides of drivers licence (scanned not photo)
- Proof of Address – Certified by a Garda/Solicitor/Accountant
- Marriage Certificate – Certified by a Garda/Solicitor/Accountant
- Certificate of Income – to be completed & **MUST** be stamped by employer
- Employment Detail Summary from previous year – available from www.ros.ie
- Pay Slips – 3 if paid monthly, 6 if fortnightly and 13 if paid weekly
- Current Account Statements – last 6 months (most recent date to be within 2 weeks)*
- Savings Account Statements – last 6 months (most recent date to be within 2 weeks)*
- Credit Card Statements – last 6 months (most recent date to be within 2 weeks)*
- Loan / Mortgage Statements – last 12 months – most recent annual statement sufficient
- Debit Card Statements – last 6 months e.g. Revolut, N26 – (most recent date to be within 2 weeks)*
- Pension Policy Document
- Life Policy Document
- Income Protection Policy Document
- Serious Illness Policy Document
- Copy of credit history – apply FREE online at www.centralcreditregister.ie & www.icb.ie
- €500 fee – however this fee is not payable once you incept your mortgage protection policy with our sister company www.MyLifeCover.ie **PRIOR** to Mortgage Application being submitted.

N.B. If you have ever had late or missed payments on a credit card or loan account, you need to advise us of this when submitting your documentation as if you are declined due to adverse credit history and we were not made aware of this prior to submitting application, then a fee of €500 is payable to MyMortgages.ie.
* please make sure the name, address & account number are on all bank and credit card statements.

Also Required for Self-Employed Applicants

- Financial Statements for the last 3 years – **MUST** be signed by directors and accountant
- Tax Clearance Certificate – both personal & company, where applicable
- Notice of Assessment – Chapter 4 for last 3 years
- Form 11 Return Summary for last 3 years
- Last 6 months business bank statements

Also Required for Self-Build Properties

- Copy of Grant of Planning Permission & Conditions
- Land Registry Map
- Detailed costings on bank's template – provided by MyMortgages.ie
- Copy of Supervising Engineer/Architect/Building Surveyor's professional indemnity insurance policy.

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