



Dublin – Cork – Galway

**Mortgage Application Checklist**

- Photo Identification – Certified by a Garda/Solicitor/Accountant
- Proof of Address – Certified by a Garda/Solicitor/Accountant
- Marriage Certificate – Certified by a Garda/Solicitor/Accountant
- Certificate of Income – to be completed & stamped by employer
- Employment Detail Summary (**P60 replacement**)
- Pay Slips – 3 if paid monthly, 6 if fortnightly and 13 if paid weekly
- Current Account Statements – last 6 months (dated within last 4 weeks)\*
- Savings Account Statements – last 6 months (dated within last 4 weeks)\*
- Credit Card Statements – last 6 months (dated within last 4 weeks)\*
- Loan / Mortgage Statements – last 12 months
- 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](http://www.centralcreditregister.ie)
- €500 fee – **WAIVED/FULLY REFUNDED** after inception of mortgage protection policy with Sheahan Financial.

**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.

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**Also Required for Self-Employed Applicants**

- Signed certified Accounts for the last 3 years
- Tax Clearance Certificate – both personal & company, where applicable
- Revenue Self-Assessment – Chapter 4 for last 3 years
- Form 11 Return Summary for last 3 years
- Last 6 months business bank statements

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**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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