

Mortgage Application Checklist – PLEASE SEND DOCUMENTS IN PDF FORMAT ONLY

- MyMortgages.ie Online Application Form - to be submitted **online**
- Photo ID – if Passport ensure same is signed OR if Driver's License, include both sides of driver's licence (scanned not photo).
- Copy of Work Permit (e.g., Stamp 4, Stamp 1G) for non-European passport holders.
- Proof of Address for your current address.
- Marriage Certificate.
- Certificate of Income – to be completed & **MUST** be stamped by employer / Letter from employer on headed paper confirming no stamp available.
- Employment Detail Summary from previous year – available from www.ros.ie
- Pay Slips – 3 of the most recent.
- Salary Pay Scale – for Civil Servants / Public Sector Only.
- CV – only if you are in your current employment for less than 2 years or you are working outside Ireland.
- Bonus – payslips showing bonus for last 3 years if relevant.
- Current Account Statements – last 6 months (most recent date to be within 2 weeks)* including Revolut, N26 etc.
- Savings Account Statements – last 6 months (most recent date to be within 2 weeks)*.
- Credit Card Statements – 3 most recent.
- Loan / Mortgage Statements – last 6 months – most recent annual statement sufficient.
- If in receipt of rental income, please include Tax Clearance Cert, Form 11 and Chapter 4 for the past 2 years.
- Maternity Letter from Employer if currently on maternity leave. Template available under 'FORMS' section at www.MyMortgages.ie
- Gift Letter from if receiving gift. Template letter available under 'FORMS' section at www.MyMortgages.ie
- Copy of all existing life, income protection and pension policies.
- €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.

Self-Employed Applicants Also Require

- 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.
- 12 months statements for all business loans.

Self-Build Applicants Also Require

- 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.

Overseas Buyers or If You Have Lived Abroad in The Past 3 Years Also Require

- Credit Report from the country you resided in.
- 6 months bank statements for all bank accounts, credit cards and loans etc. from the country outside of Ireland.
- Copy of your Curriculum Vitae.

t: 021 4277037 m:086 8060601
e:info@mymortgages.ie f:021 4275064
w:www.mymortgages.ie

Directors: Mr. Joey Sheahan Company Reg. No. 399622

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