

# HOUSE MORTGAGE APPLICATION CHECKLIST

The following details the documentation required to assess your house mortgage application. We may require further information on your personal circumstances or further clarity on the documentation you provide before we can fully assess your application.

Name(s): 1st Applicant	<input type="text"/>	2nd Applicant	<input type="text"/>
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For all Applicants	Applicant 1	Applicant 2
Completed Application Form	<input type="checkbox"/>	<input type="checkbox"/>
Signed all Declarations, Authorisations and Consents (Page 6-8 enclosed)	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Identity (passport, driving licence), if not on file	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Address (bank statement, utility bill), if not on file	<input type="checkbox"/>	<input type="checkbox"/>
6 months savings statements	<input type="checkbox"/>	<input type="checkbox"/>
6 months credit card statements (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
12 months loan statements (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Separation / Divorce Agreement (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Confirmation of Gift Letter (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Stamp 4/5 for non EU nationals (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>

For PAYE Employees	Applicant 1	Applicant 2
Income certificate(s) signed, dated and stamped by employer	<input type="checkbox"/>	<input type="checkbox"/>
3 months consecutive payslips to confirm basic salary	<input type="checkbox"/>	<input type="checkbox"/>
Employment details summary	<input type="checkbox"/>	<input type="checkbox"/>
6 months up to date personal current accounts statements	<input type="checkbox"/>	<input type="checkbox"/>

For Self Employed	Applicant 1	Applicant 2
Most recent 3 years audited / trading accounts certified by accountant	<input type="checkbox"/>	<input type="checkbox"/>
Accountant's confirmation of up to date tax position	<input type="checkbox"/>	<input type="checkbox"/>
Most recent 3 years Revenue Notice of Assessment	<input type="checkbox"/>	<input type="checkbox"/>
12 months up to date business current account statements	<input type="checkbox"/>	<input type="checkbox"/>
Profile / background of company	<input type="checkbox"/>	<input type="checkbox"/>
6 months up to date personal current accounts statements	<input type="checkbox"/>	<input type="checkbox"/>

If purchasing property under Tenant Purchase or Council buyout:	Applicant 1	Applicant 2
Letter from Council to the Members offering to sell the property and terms and conditions of such sale	<input type="checkbox"/>	<input type="checkbox"/>
12 months council rental / mortgage statement	<input type="checkbox"/>	<input type="checkbox"/>

# APPLICATION FORM

Clonmel Credit Union Limited (hereafter called the Credit Union) requests that you please tick boxes as appropriate in each section and write N/A (not applicable) where necessary. Please write in BLOCK CAPITALS. \*Please note that all communications will be sent to the first named applicant.

## MORTGAGE TYPE

First Time Buyer ☐ Moving Home ☐ Switching Mortgage Provider ☐ Top Up ☐

## PERSONAL DETAILS

### Applicant 1

### Applicant 2

Title (Mr., Mrs., Ms., etc.)

First Name

Surname

Date of Birth

DD / MM / YYYY

Age

DD / MM / YYYY

Age

Current Address

Time at Current Address

Yrs

Mths

Yrs

Mths

Previous Address(if less than 3 years)

Time at Previous Address

Yrs

Mths

Yrs

Mths

Country of Birth

Country of Residence

Civil Status (married, single etc)

Telephone Number

Email Address

PPSN or TRN

Country of TRN(if not issued in Republic of Ireland)

Number of Dependants and Ages

Currently

☐ Home Owner

☐ Private Rented

☐ Council Tenant

☐ Living with  
Relatives

Other

☐ Home Owner

☐ Private Rented

☐ Council Tenant

☐ Living with  
Relatives

Other

Are you an employee, director or volunteer of Clonmel Credit Union Yes ☐ No ☐

Yes ☐ No ☐

Are you connected to or related to employee or director of Clonmel Credit Union or connected to a business where an employee or director of Clonmel Credit Union is a significant shareholder?

Yes ☐ No ☐

"yes" please specify

Yes ☐ No ☐

If "yes" please specify

EMPLOYMENT	Applicant 1	Applicant 2
Employment Status (Full/Part time)	<input type="text"/>	<input type="text"/>
Is Employment Permanent	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Industry type / Business or Employer	<input type="text"/>	<input type="text"/>
Occupation / Job Title	<input type="text"/>	<input type="text"/>
Employer Name	<input type="text"/>	<input type="text"/>
Employment Address	<input type="text"/>	<input type="text"/>
Length of Service	Yrs <input type="text"/> Mths <input type="text"/>	Yrs <input type="text"/> Mths <input type="text"/>
Previous Employment (if less than 3 years)	<input type="text"/>	<input type="text"/>
Length of Service in Previous Employment	Yrs <input type="text"/> Mths <input type="text"/>	Yrs <input type="text"/> Mths <input type="text"/>
Are you Self Employed Registered	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of Business	<input type="text"/>	<input type="text"/>
Company Type (Eg. Sole Trader, Ltd.)	<input type="text"/>	<input type="text"/>
Business Address	<input type="text"/>	<input type="text"/>
FINANCIAL CIRCUMSTANCES	Applicant 1	Applicant 2

**1. INCOME** Gtd. - Guaranteed, Reg. = Regular, Irreg = Irregular

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

**2. OUTGOINGS** Please exclude: your current mortgage repayment where you intend to sell your property and associated insurance.

	1st App	2nd App	Paid To	Monthly Payment	Term Outstanding	Balance	Outgoing	
Personal Loan				€		€	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Car Loans				€		€	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Hire Purchase				€		€	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Credit Cards				€		€	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Child Care				€				
Maintenance				€				
Life Assurance				€				
Other			Give Details					

**3. DETAILS OF PROPERTIES OWNED**
**Property Address**

	Intended Use		Rental Income	€	
	Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
	€	€		Yes <input type="checkbox"/> No <input type="checkbox"/>	

	Intended Use		Rental Income	€	
	Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
	€	€		Yes <input type="checkbox"/> No <input type="checkbox"/>	

**4. SAVINGS**

1st App	2nd App	Institution	Type of Account			Average Monthly Savings	Current Balance
			Saving	Current	Investment		
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		€
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		€
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		€
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		€
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		€

**PROPERTY DETAILS**

Address of property

Purchase Price

€ 

Estimated Price

€ 

Type

Apartment

☐

Bungalow

☐

Detached

☐

Duplex

☐

Flat

☐

Semi Detached

☐

Terraced

☐

Studio Apartment

☐

One Bedroom Property

☐

Term of Loan

**OUTLAY**

Stamp Duty

€ 

Mortgage Amount

€ 

Legal Costs

€ 

Deposit from Savings

€ 

Renovations

€ 

Deposit from Inheritance

€ 

Deposit from Gift

€ 

Deposit from proceeds  
of sale from existing home

€ 

Deposit from other

€ 

Purchase Price

€ 

If so, explain

Total Cost

€ 

Total Funding

€ 
**PROPERTY DETAILS**
**VALUATION**

Name

Phone

Who can the valuer  
contact to arrange to  
inspect the property?



Address

i.e. Auctioneer Selling  
Property, Private Sale

**SOLICITOR DETAILS**

Company Name

Solicitor's Name



Address

Phone

Email

**CREDIT HISTORY**

**Applicant 1**

**Applicant 2**

Have you...

Been declared bankrupt or insolvent?

Had a court order registered against you?

Made an agreement with creditors?

Had any action pending against you?

If yes to any of the above, please explain.

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

# DECLARATIONS, AUTHORISATIONS AND CONSENTS

Please read this document carefully before signing

1. I/We hereby apply to Clonmel Credit Union Limited (hereafter called the Credit Union) for a loan secured by a first legal mortgage on the property described in the application to the Credit Union.

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

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. The possible implications and effects of missing the scheduled payments in relation to this credit/loan (if approved) are:

- your account may go into arrears;
- your credit rating may be affected;
- your loan may become repayable on demand; and
- ultimately, you may lose your home.

Please be advised that if you do not repay the mortgage when due then you will be in breach of the terms and conditions of your mortgage and the Credit Union will take the appropriate steps to recover the amount due. This could mean that the Credit Union will commence legal proceedings seeking an order for possession against you, which will affect your credit rating and limit your ability to access credit in the future and place your home at risk.

## 2. Consent Under the Data Protection Acts and Section 71 Credit Union Act 1997

I/We understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my/our consent may be required for the Credit Union to process personal data that it may have in its possession concerning me/us (including disclosure to third parties). I/We note that this personal data may include sensitive personal data, such as data about my/our health, within the meaning of DPA, the processing of which requires my explicit consent.

I/We also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my/our consent, any information that concerns an account or transaction of mine/ours with the Credit Union.

For the purpose of assessing my/our application for membership, assessing any loan applications which I/we may make to you and generally for administering and monitoring any accounts I/we have with the Credit Union, including any loan accounts I/we have from time to time with you:

Applicant 1

Date

DD / MM / YYYY

Applicant 2

Date

DD / MM / YYYY

1. I/We consent: to the processing of any information relating to me/us, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I/we maintain with the Credit Union.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be interested to you.

#### OPT-IN MARKETING

I consent to the Credit Union informing me of goods or services that may be of interest to me by;

Email ☐

Text ☐

Letter ☐

#### OPT-OUT MARKETING

Please tick the box if you do NOT want the Credit Union to inform you by email, text message or letter of goods or services.

Email ☐

Text ☐

Letter ☐

#### CREDIT CHECKS AND ASSESSMENTS

I/We hereby apply to the Credit Union for a loan secured by a first legal mortgage on the property described in the application to the Credit Union.

It is a necessary condition of a mortgage application that satisfactory credit checks and assessments be conducted by the Credit Union. These will include checks with a credit bureau or credit reference agency (such as the Irish Credit Bureau) throughout the application process. Where their details are provided as part of the application, checks may also be made with employers or accountants to verify the information provided relating to salary or income.

By signing this form, I/we authorise the Credit Union to conduct all necessary credit checks and assessments for the purposes of considering my/our application.

Applicant 1

Date

DD / MM / YYYY

Applicant 2

Date

DD / MM / YYYY

#### 4. FEES AND CHARGES

##### Variable Rate Loans

A variable rate loan is where the interest rate applied to your loan can go up or down during the lifetime of your loan, however the Credit Union will notify Members of a change in rate at the earliest opportunity. If you repay a variable rate loan early, there is no early redemption charge.

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

##### Fixed Rate Loans

A fixed rate loan is where the interest rate applied to your loan will be fixed for a period of time. The credit Union will advise you of the length of time for which the interest rate will be fixed prior to your taking out the loan. If there are any charges for paying off a fixed rate loan early, the Credit Union will advise you of these charges prior to your taking out the loan.

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

##### Other Charges

Third party legal fees related to your application will be payable by the applicant(s) including in respect to the following, where applicable: Registry of Deed/Land Registry searches; execution of family home declaration; execution of a vacate/release; alterations to title; or release of deed on accountable trust receipt.

Sometimes the valuation report may recommend a structural survey of the property, the Credit Union may determine that it is required as part of the assessment or you may wish to conduct one for your own peace of mind. The associated costs of any such survey will be payable by you.



## 5. BORROWER(S) SIGNATURE/AUTHORISATION/DECLARATION/CONSENTS



By signing below I/we give and make the agreements, declarations, acknowledgments and authorisations in sections 1, 4 and 5.

I/We agree:

- That this Form may not be construed as an offer by or on behalf of the Credit Union.
- That the loan will be subject to the rates and interest of the Credit Union.
- To have the property adequately insured for the duration of the loan and to note the Credit Union's interest on the policy.
- That no responsibility is implied or accepted by the Credit Union or its valuer for neither the value of the property and reasonableness of the sale price, nor the condition and soundness of the construction of the property by reason of inspecting or reporting on a property.

I/We acknowledge that:

- It is in my/our interest(s) to arrange for an independent valuation and structural survey before signing contracts to buy the property.
- That the credit Union reserves the right to restrict, amend, reduce or withdraw any loan offer made.
- That in the event of my/our application being declined, the Credit Union can provide in writing the reason(s) for declining the application.
- The Credit Union's service provider and its affiliate may from time to time, and for the purpose of IT technical support only; transfer, access and process data outside of the EU. Where necessary, this will be done in accordance with best practice and will not affect my/our statutory right.

I/We hereby declare:

- That I am/we are over 18 years of age.
- That I/we have read all the warnings which are set out in this declaration.
- That all statements made and particulars given to the Credit Union in connection with this mortgage application including all supporting information are strictly true to the best of my/our knowledge and belief.
- That the information provided represents accurately my/our financial situations.
- That I/We will inform the Credit Union of any changes to my/our situation which affect my/our financial situation.

Warning: Credit cannot be granted where the information provided is insufficient for the lender to fully assess your creditworthiness.

Applicant 1

Date

DD / MM / YYYY

Applicant 2

Date

DD / MM / YYYY

## 6. CONSENT UNDER CONSUMER CREDIT ACT 1995

(A) For the purpose of Section 46 of the Consumer Credit Act 1995, I/We consent to the Credit Union contracting me/us at my/our places(s) of employment. Loan approval is not dependent on this authorisation.

Applicant 1

Date

DD / MM / YYYY

Applicant 2

Date

DD / MM / YYYY

(B) I/We consent to Clonmel Credit Union Ltd. contacting my/our employers directly in connection with the income figures and employment details submitted on my/our certificate of income(s)

Applicant 1

Date

DD / MM / YYYY

Applicant 2

Date

DD / MM / YYYY

# CERTIFICATE OF INCOME

APPLICANT 1

PRIVATE AND CONFIDENTIAL

Clonmel Credit Union is currently processing a loan application on behalf of an employee of your company/organisation and the following information is required in connection with their application. The information received will be treated as confidential and only for use by Credit Union. On completion, please give this Certificate to your employee who should then include it with their Loan application.

Name of Employee			
Job Description			
Name of Company/Organisation			
Business Registered Address			
Place of Employment			
Date Employment Commenced			
Is Employment permanent/temporary/fixed contract			
If Contract, term of contract		Expiry Date	
Is Employment full time/part time			
Currently on Probation	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date Probation Ends <input type="text"/>
Annual Salary/Wage - Basic	€ <input type="text"/>	Guaranteed <input type="checkbox"/>	
Annual Bonus	€ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Annual Commission	€ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Overtime Actual/Estimated	€ <input type="text"/>		

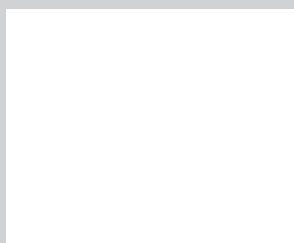
## Historic Earnings in this Employment

	Last Year	2 Years Ago	3 Years Ago
Basic	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Other	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

\*If the income is performance related, made up of any non-basic (e.g. shift /overtime etc.) or contract income, we require 3 years most recent statement of earnings e.g. Employment Detail Summary 

		Guaranteed	
Annual Car Allowance	€ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Annual Shift Allowance	€ <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Payment Frequency	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>
	Other <input type="text"/>		
Is Employee Subject to Salary Scale	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If YES Please State Maximum € <input type="text"/>
Is Employment Pensionable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Monthly Pension/Levy Deduction € <input type="text"/>

## Company Stamp



If no stamp available, please confirm employment on headed paper.

I certify that the above information is correct.

Signature	<input type="text"/>
BLOCK CAPITALS	<input type="text"/>
Phone Number	<input type="text"/>
Extension	<input type="text"/>
Position Held	<input type="text"/>
Date Signed	<input type="text"/>

BLANK

# CERTIFICATE OF INCOME

APPLICANT 2

PRIVATE AND CONFIDENTIAL

Clonmel Credit Union is currently processing a loan application on behalf of an employee of your company/organisation and the following information is required in connection with their application. The information received will be treated as confidential and only for use by Credit Union. On completion, please give this Certificate to your employee who should then include it with their Loan application.

Name of Employee			
Job Description			
Name of Company/Organisation			
Business Registered Address			
Place of Employment			
Date Employment Commenced			
Is Employment permanent/temporary/fixed contract			
If Contract, term of contract		Expiry Date	
Is Employment full time/part time			
Currently on Probation	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date Probation Ends
Annual Salary/Wage - Basic	€		Guaranteed
Annual Bonus	€	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Annual Commission	€	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Overtime Actual/Estimated	€		

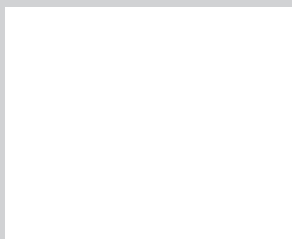
## Historic Earnings in this Employment

		Last Year		2 Years Ago		3 Years Ago
Basic	€		€		€	
Other	€		€		€	

\*If the income is performance related, made up of any non-basic (e.g. shift /overtime etc.) or contract income, we require 3 years most recent statement of earnings e.g. Employment Detail Summary

					Guaranteed
Annual Car Allowance	€		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Annual Shift Allowance	€		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Payment Frequency	Weekly	Fortnightly	Monthly	Other	
Is Employee Subject to Salary Scale	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If YES Please State Maximum	€	
Is Employment Pensionable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Monthly Pension/Levy Deduction	€	

## Company Stamp



If no stamp available, please confirm employment on headed paper.

I certify that the above information is correct.

Signature	
BLOCK CAPITALS	
Phone Number	
Extension	
Position Held	
Date Signed	

BLANK

# CONFIRMATION OF GIFT

If a relative or friend has made a gift to you to help you raise a deposit, please complete the following form;

Applicant name

Address of Applicant

Details of person(s) making gift:

Name(s)

Relationship to Applicant

Address

This is to certify that I/We are gifting the sum of € to the above named Applicant.

I/We confirm that we have no beneficial interest in the property and that it is a gift without repayment requirement.

Signature

Print Name

Witness Signature

Date

DD / MM / YYYY

Date

DD / MM / YYYY

Where second person also makes gift;

Signature

Print Name

Witness Signature

Date

DD / MM / YYYY

Date

DD / MM / YYYY

FOR APPLICANT(S)

I certify that the gift outlined above does not breach my applicable threshold in relation to Capital Acquisitions Tax and does not give rise to a tax liability.

**Applicant 1**

Signature

Print NameDate,/'

**Applicant 2**

Signature

Print NameDate,/'

BLANK