

Mortgage Application

We are delighted that you are applying for a Mortgage with Mortgage Plan. If there is anything here that you are unsure about or if you have any questions, please ask. We will do everything we can to make your Mortgage experience as straight forward as possible. Certain lending criteria apply to all types of Mortgage, and there are terms and conditions. You must be over 18 and security and insurance are required.

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

We'll guide you through every step along the way!

INTRODUCTION
Thank you for applying for a mortgage with Mortgage Plan

Please read through this application form carefully and complete it in as much detail as possible. This will help us to respond to you without delay.

Completing this form

- Please complete this interactive form and **save** the file before sending it to **info@mortgageplan.ie** or as otherwise instructed.
- If purchasing jointly please provide details for each applicant. In this case 'I', 'me' and 'my' will refer to each applicant. If a question does not apply to you, enter N/A (not applicable).
- Take the time to read the Mortgage Information section on pages 21-22.

If you have any questions or require any assistance please contact us.

SECTION 1
1. Case Details

Number of applicants (please tick)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4
Main applicant first name:	<input type="text"/>
Main applicant surname:	<input type="text"/>
Mortgage type: residential	<input type="text"/>
Is this a purchase or a switcher?	<input type="text"/>
Service provided: Advised or non-advised	<input type="text"/>

2. About the Mortgage

Property location:	<input type="text"/>
Are you: House hunter or Property specific:	<input type="text"/>
What is the proposed purchase price of this property:	€ <input type="text"/>
Is the applicant purchasing at a concessionary price:	<input type="checkbox"/> Y <input type="checkbox"/> N
If Yes - What is the true market value of the property:	€ <input type="text"/>
Please provide details of the discount:	<input type="text"/>
What is the estimated value of the Property:	€ <input type="text"/>
How much would you like to borrow:	€ <input type="text"/>
Borrower type:	<input type="checkbox"/> First time buyer <input type="checkbox"/> Switcher <input type="checkbox"/> Trade up <input type="checkbox"/> Trade down
Mortgage Purpose:	<input type="checkbox"/> Family Home <input type="checkbox"/> First time buyer <input type="checkbox"/> Mover <input type="checkbox"/> Mover trading up/down <input type="checkbox"/> Mover standard <input type="checkbox"/> Mover retainer <input type="checkbox"/> Family home switcher

3. Additional Borrowing (if required)

Home improvements:

€

Please provide details:

School fees:

€

Please provide details:

Repay loans, Credit/Store cards or overdrafts:

€

Please provide details:

Cost fees in connection with this loan

€

Please provide details:

Other:

€

Please provide details:

4. Product

Product type:

Product name:

Product Loan Amount: €

How long would the applicant like to borrow for:

Years Months

Repayment type: Repayment

Are you looking to avail of a Help to Buy scheme:

☐ Y ☐ N

Where will the money for your deposit come from?

Deposit amount:

€

Please provide details:

Is there any liability for Gift or Inheritance tax:

☐ Y ☐ N

Estimate completion date:

DD / MM / YYYY

5. Fees

Broker fee at completion:

€

Stamp Duty:

€

Legal fees:

€

SECTION 2
1. Applicant Details
Applicant 1

Customer type: ☐ First time buyer
☐ An owner moving house
☐ Purchasing another property

Title:

First Name:

Middle Name:

Surname:

Has the applicant ever had a different Surname? ☐ Y ☐ N

Most recently used different Surname:

Gender: ☐ M ☐ F ☐ NB

Marital status: (please tick)
☐ Single ☐ Cohabitant ☐ Separated
☐ Married/Civil Partner ☐ Divorced
☐ Widowed/Surviving Civil Partner ☐ Dissolved Civil Partnership

Are the applicants married to each other? ☐ Y ☐ N

Have you ever been divorced? ☐ Y ☐ N

Date of Birth: / /

Country of Birth:

Nationality:

Resident in Republic of Ireland: ☐ Y ☐ N

How many years have you been resident in Ireland?

Have you applied for a mortgage before with Mortgage Plan: ☐ Y ☐ N

Application outcome:

PPS Number:

Home telephone number:

Work telephone number:

Mobile telephone number:

Applicant 2

Customer type: ☐ First time buyer
☐ An owner moving house
☐ Purchasing another property

Title:

First Name:

Middle Name:

Surname:

Has the applicant ever had a different Surname? ☐ Y ☐ N

Most recently used different Surname:

Gender: ☐ M ☐ F ☐ NB

Marital status: (please tick)
☐ Single ☐ Cohabitant ☐ Separated
☐ Married/Civil Partner ☐ Divorced
☐ Widowed/Surviving Civil Partner ☐ Dissolved Civil Partnership

Are the applicants married to each other? ☐ Y ☐ N

Have you ever been divorced? ☐ Y ☐ N

Date of Birth: / /

Country of Birth:

Nationality:

Resident in Republic of Ireland: ☐ Y ☐ N

How many years have you been resident in Ireland?

Have you applied for a mortgage before with Mortgage Plan: ☐ Y ☐ N

Application outcome:

PPS Number:

Home telephone number:

Work telephone number:

Mobile telephone number:

Regular savings amount:	€	Regular savings amount:	€
Total savings amount:	€	Total savings amount:	€
Please provide details:		Please provide details:	
Asset type:		Asset type:	
Please provide details:		Please provide details:	
Description/Institution of assets held:		Description/Institution of assets held:	
Value of other savings:	€	Value of other savings:	€
What is the applicant's age at the end of the mortgage term?		What is the applicant's age at the end of the mortgage term?	
Work visa required:	<input type="checkbox"/> Y <input type="checkbox"/> N	Work visa required:	<input type="checkbox"/> Y <input type="checkbox"/> N
Work visa details:		Work visa details:	

2. Applicant address details

Applicant 1 Country: <input type="text"/> Postcode/Eircode: <input type="text"/> Line 1: <input type="text"/> Line 2: <input type="text"/> Line 3: <input type="text"/> County: <input type="text"/> How long has the applicant lived there: Years <input type="text"/> Months <input type="text"/> Residential status: (please tick) <input type="checkbox"/> Own this property <input type="checkbox"/> Rent from local authority <input type="checkbox"/> Rent property privately <input type="checkbox"/> Other <input type="checkbox"/> Live with family <input type="checkbox"/> Live with friends	Applicant 2 Country: <input type="text"/> Postcode/Eircode: <input type="text"/> Line 1: <input type="text"/> Line 2: <input type="text"/> Line 3: <input type="text"/> County: <input type="text"/> How long has the applicant lived there: Years <input type="text"/> Months <input type="text"/> Residential status: (please tick) <input type="checkbox"/> Own this property <input type="checkbox"/> Rent from local authority <input type="checkbox"/> Rent property privately <input type="checkbox"/> Other <input type="checkbox"/> Live with family <input type="checkbox"/> Live with friends
--	--

If rent property privately:

Do you share accommodation: ☐ Y ☐ N

Please provide details:

Current monthly rental payment: €

If the Customer has lived in this property for less than 3 years please provide their previous address:

Country:

Postcode/Eircode:

Line 1:

Line 2:

Line 3:

County:

How long has the applicant lived there:

Years Months

Residential status: (please tick)

- ☐ Own this property ☐ Rent from local authority
☐ Rent property privately ☐ Other
☐ Live with family
☐ Live with friends

Please provide details:

If rent property privately:

Do you share accommodation: ☐ Y ☐ N

Please provide details:

Current monthly rental payment: €

If the Customer has lived in this property for less than 3 years please provide their previous address:

Country:

Postcode/Eircode:

Line 1:

Line 2:

Line 3:

County:

How long has the applicant lived there:

Years Months

Residential status: (please tick)

- ☐ Own this property ☐ Rent from local authority
☐ Rent property privately ☐ Other
☐ Live with family
☐ Live with friends

Please provide details:

3. Applicant Income

Applicant 1

Employment Status:

Type of Employment:

Name of Employer:

What is the applicant's current job title?

What is the nature of the business?

Applicant 2

Employment Status:

Type of Employment:

Name of Employer:

What is the applicant's current job title?

What is the nature of the business?

<p>Does the applicant own 25% or more of the shares in their employers business? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>Currency salary paid:(€, £, \$ etc) <input style="width: 150px;" type="text"/></p> <p>Occupation type: <input style="width: 150px;" type="text"/></p> <p>Professional applicant: (if yes, please state what profession) <input style="width: 150px;" type="text"/></p> <p>State employee: (if yes, please state what profession) <input style="width: 150px;" type="text"/></p> <p>How long has the applicant worked for this employer? <input style="width: 150px;" type="text"/></p> <p style="margin-top: 10px;">If less than 3 years please provide details of all employment in the last 3 years:</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div> <p>Outline all the sources that have added to the applicants wealth:</p> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p>Does any of the applicant's total income or funds come from outside the ROI/EU? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p style="margin-top: 10px;">If yes what is the amount as a % of the applicant's total income: <input style="width: 50px;" type="text"/> %</p> <p>What countries outside ROI/EU does the applicant get money from?</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	<p>Does the applicant own 25% or more of the shares in their employers business? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>Currency salary paid:(€, £, \$ etc) <input style="width: 150px;" type="text"/></p> <p>Occupation type: <input style="width: 150px;" type="text"/></p> <p>Professional applicant: (if yes, please state what profession) <input style="width: 150px;" type="text"/></p> <p>State employee: (if yes, please state what profession) <input style="width: 150px;" type="text"/></p> <p>How long has the applicant worked for this employer? <input style="width: 150px;" type="text"/></p> <p style="margin-top: 10px;">If less than 3 years please provide details of all employment in the last 3 years:</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div> <p>Outline all the sources that have added to the applicants wealth:</p> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p>Does any of the applicant's total income or funds come from outside the ROI/EU? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p style="margin-top: 10px;">If yes what is the amount as a % of the applicant's total income: <input style="width: 50px;" type="text"/> %</p> <p>What countries outside ROI/EU does the applicant get money from?</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div>
4. Employer Address	
<p>Applicant 1</p> <p>Country: <input style="width: 150px;" type="text"/></p> <p>Postcode: <input style="width: 150px;" type="text"/></p> <p>Line1: <input style="width: 150px;" type="text"/></p> <p>Line 2: <input style="width: 150px;" type="text"/></p> <p>Line 3: <input style="width: 150px;" type="text"/></p> <p>County: <input style="width: 150px;" type="text"/></p> <p>Is the HR department at a different address? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p style="margin-top: 10px;">If Yes - Country: <input style="width: 150px;" type="text"/></p>	<p>Applicant 2</p> <p>Country: <input style="width: 150px;" type="text"/></p> <p>Postcode: <input style="width: 150px;" type="text"/></p> <p>Line1: <input style="width: 150px;" type="text"/></p> <p>Line 2: <input style="width: 150px;" type="text"/></p> <p>Line 3: <input style="width: 150px;" type="text"/></p> <p>County: <input style="width: 150px;" type="text"/></p> <p>Is the HR department at a different address? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p style="margin-top: 10px;">If Yes - Country: <input style="width: 150px;" type="text"/></p>

Postcode:	<input type="text"/>	Postcode:	<input type="text"/>
Line 1:	<input type="text"/>	Line 1:	<input type="text"/>
Line 2:	<input type="text"/>	Line 2:	<input type="text"/>
Line 3:	<input type="text"/>	Line 3:	<input type="text"/>
County:	<input type="text"/>	County:	<input type="text"/>
Applicant's current basic salary?	€ <input type="text"/>	Applicant's current basic salary?	€ <input type="text"/>
Other regular income:	€ <input type="text"/>	Other regular income:	€ <input type="text"/>
Source of other regular income:	<input type="text"/>	Source of other regular income:	<input type="text"/>
Is the income you are declaring in support of your application contracted and paid in EUR?	<input type="checkbox"/> Y <input type="checkbox"/> N	Is the income you are declaring in support of your application contracted and paid in EUR?	<input type="checkbox"/> Y <input type="checkbox"/> N
Car shift allowance:	€ <input type="text"/>	Car shift allowance:	€ <input type="text"/>
Overtime:	€ <input type="text"/>	Overtime:	€ <input type="text"/>
Overtime type:	<input type="checkbox"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular	Overtime type:	<input type="checkbox"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular
Bonus:	€ <input type="text"/>	Bonus:	€ <input type="text"/>
Bonus type:	<input type="checkbox"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular	Bonus type:	<input type="checkbox"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular
Commission	€ <input type="text"/>	Commission	€ <input type="text"/>
Commission type:	<input type="checkbox"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular	Commission type:	<input type="checkbox"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular
Last Employment Detail Summary from Revenue.ie figure:	<input type="text"/>	Last Employment Detail Summary from Revenue.ie figure:	<input type="text"/>
P60/Employment Detail Summary Previous year:	<input type="text"/>	P60/Employment Detail Summary Previous year:	<input type="text"/>
P60/Employment Detail Summary – 3 years ago:	<input type="text"/>	P60/Employment Detail Summary – 3 years ago:	<input type="text"/>
Explanation for P60/Employment Detail Summary salary difference:	<div><input type="text"/></div>	Explanation for P60/Employment Detail Summary salary difference:	<div><input type="text"/></div>
Does the applicant have a second source of income?	<input type="checkbox"/> Y <input type="checkbox"/> N	Does the applicant have a second source of income?	<input type="checkbox"/> Y <input type="checkbox"/> N

If the customer is self-employed please fill this section

Employment status:

Name of business:

What is the applicant's current job title?

What is the nature of the business:

Type of company: ☐ LTD Company
☐ Partnership
☐ Sole Trader

Date established: / /

Currency salary paid: (€, £, \$ etc)

Occupation type:

DOE occupation type:

How long has the applicant owned this business?

Select all the sources that have added to the applicant's wealth:

Does any of the applicant's total income or funds come from outside the ROI/EU? ☐ Y ☐ N

If yes what is the amount as a % of the applicant's total income: %

What countries outside ROI/EU does the applicant get money from?

If the customer is self-employed please fill this section

Employment status:

Name of business:

What is the applicant's current job title?

What is the nature of the business:

Type of company: ☐ LTD Company
☐ Partnership
☐ Sole Trader

Date established: / /

Currency salary paid: (€, £, \$ etc)

Occupation type:

DOE occupation type:

How long has the applicant owned this business?

Select all the sources that have added to the applicant's wealth:

Does any of the applicant's total income or funds come from outside the ROI/EU? ☐ Y ☐ N

If yes what is the amount as a % of the applicant's total income: %

What countries outside ROI/EU does the applicant get money from?

5. Business Address
Applicant 1

Country:

Postcode:

Line1

Line 2
Applicant 2

Country:

Postcode:

Line1

Line 2

<p>Line 3: <input style="width: 100%;" type="text"/></p> <p>County: <input style="width: 100%;" type="text"/></p> <p>Has the applicant been trading for the last 3 years and do they have the last 2 years' accounts? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>Financial year ending (latest year): <input style="width: 100%;" type="text"/></p> <p>Gross taxable income earned for the year? € <input style="width: 100%;" type="text"/></p> <p>Financial year ending (Previous year) € <input style="width: 100%;" type="text"/></p> <p>Gross taxable income earned for the year? € <input style="width: 100%;" type="text"/></p> <p>Self employed income used to assess the applicant's ability to repay the mortgage: € <input style="width: 100%;" type="text"/></p> <p>Does the applicant have an accountant? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>Accountant name: <input style="width: 100%;" type="text"/></p> <p>Accountant address: <input style="width: 100%;" type="text"/></p> <p>Country: <input style="width: 100%;" type="text"/></p> <p>Postcode: <input style="width: 100%;" type="text"/></p> <p>Line 1: <input style="width: 100%;" type="text"/></p> <p>Line 2: <input style="width: 100%;" type="text"/></p> <p>Line 3: <input style="width: 100%;" type="text"/></p> <p>County: <input style="width: 100%;" type="text"/></p> <p>Telephone number: <input style="width: 100%;" type="text"/></p> <p>Fax number: <input style="width: 100%;" type="text"/></p> <p>Accountant qualification:</p> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Institution of Taxation </div> <div> <input type="checkbox"/> CIMA <input type="checkbox"/> Other </div> </div> <p>Does the applicant have any other regular income? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>If yes please outline the source of the additional income:</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>	<p>Line 3: <input style="width: 100%;" type="text"/></p> <p>County: <input style="width: 100%;" type="text"/></p> <p>Has the applicant been trading for the last 3 years and do they have the last 2 years' accounts? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>Financial year ending (latest year): <input style="width: 100%;" type="text"/></p> <p>Gross taxable income earned for the year? € <input style="width: 100%;" type="text"/></p> <p>Financial year ending (Previous year) € <input style="width: 100%;" type="text"/></p> <p>Gross taxable income earned for the year? € <input style="width: 100%;" type="text"/></p> <p>Self employed income used to assess the applicant's ability to repay the mortgage: € <input style="width: 100%;" type="text"/></p> <p>Does the applicant have an accountant? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>Accountant name: <input style="width: 100%;" type="text"/></p> <p>Accountant address: <input style="width: 100%;" type="text"/></p> <p>Country: <input style="width: 100%;" type="text"/></p> <p>Postcode: <input style="width: 100%;" type="text"/></p> <p>Line 1: <input style="width: 100%;" type="text"/></p> <p>Line 2: <input style="width: 100%;" type="text"/></p> <p>Line 3: <input style="width: 100%;" type="text"/></p> <p>County: <input style="width: 100%;" type="text"/></p> <p>Telephone number: <input style="width: 100%;" type="text"/></p> <p>Fax number: <input style="width: 100%;" type="text"/></p> <p>Accountant qualification:</p> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Institution of Taxation </div> <div> <input type="checkbox"/> CIMA <input type="checkbox"/> Other </div> </div> <p>Does the applicant have any other regular income? <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p>If yes please outline the source of the additional income:</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
--	--

Is the applicants income they are declaring in support of their application paid in EU? <input type="checkbox"/> Y <input type="checkbox"/> N		Is the applicants income they are declaring in support of their application paid in EU? <input type="checkbox"/> Y <input type="checkbox"/> N	
How many companies do you hold directorship for? <input type="text"/>		How many companies do you hold directorship for? <input type="text"/>	
Company name: <input type="text"/> % shareholding: <input type="text"/> % Is it generating income? <input type="checkbox"/> Y <input type="checkbox"/> N Any additional details? <input type="text"/>	Company name: <input type="text"/> % shareholding: <input type="text"/> % Is it generating income? <input type="checkbox"/> Y <input type="checkbox"/> N Any additional details? <input type="text"/>	Company name: <input type="text"/> % shareholding: <input type="text"/> % Is it generating income? <input type="checkbox"/> Y <input type="checkbox"/> N Any additional details? <input type="text"/>	Company name: <input type="text"/> % shareholding: <input type="text"/> % Is it generating income? <input type="checkbox"/> Y <input type="checkbox"/> N Any additional details? <input type="text"/>

SECTION 3
1. Outgoings
(a) Personal borrowing commitments

1st or 2nd or both applicants	No. of adults and/or children financially dependent on any applicant:	Age of financial dependent	The applicant has no outgoing (tick box)	Type of Outgoing	Amount per month	Name of lender/ institution	Balance currently outstanding	Please provide details

(b) Credit Cards (please provide information as at date of your Mortgage application)

1st or 2nd or both applicants	Card type	Credit card provider	Credit limit	Credit card balance

Existing mortgage(s) on property/properties held

If the customer has existing mortgage please fill out this section:

	Property 1	Property 2	Property 3
Monthly payment amount:	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Is this mortgage held on your current property address?	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance currently outstanding:	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Mortgage account NSC:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Original drawdown date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number of repayments remaining:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rate type:	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>
Current interest rate:	% <input type="text"/>	% <input type="text"/>	% <input type="text"/>

Is the property to be sold prior to drawdown?	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Interest only:	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Refinance:	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Will this be repaid by the time the mortgage commences?	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Which applicant does this outgoing apply to?	<input type="text"/>	<input type="text"/>	<input type="text"/>
Have you had any outgoings in the last 3 months that are now completed?	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Please provide details of this outgoing:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount per month:	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

Investment Properties:

If the customer has investment properties please fill out this section:

	Property 1	Property 2	Property 3
How many people have interest in the property?	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of party 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of party 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of party 3	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of party 4	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment property type:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current interest rate – Investment property:	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Is there a mortgage on this property?	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>
Institution where mortgage is held:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Outstanding mortgage balance:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Original mortgage drawdown date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Estimated monthly rental income:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Property Address			
Country	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>

Address line 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address line 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address line 3:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment property applies to applicant:	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>

SECTION 4
1. Declarations
Applicant 1

Has the applicant ever been in arrears with their rent, mortgage payments or any other loans? Y ☐ N ☐

If yes please provide details:

Has the applicant ever had any credit bureau issues in the past 5 years? Y ☐ N ☐

If yes please provide details:

Has the applicant ever had a credit card facility revoked? Y ☐ N ☐

If yes please provide details:

Has the applicant ever had to revise terms/restructure any of their current or previous loan commitments? Y ☐ N ☐

If yes please provide details:

Applicant 2

Has the applicant ever been in arrears with their rent, mortgage payments or any other loans? Y ☐ N ☐

If yes please provide details:

Has the applicant ever had any credit bureau issues in the past 5 years? Y ☐ N ☐

If yes please provide details:

Has the applicant ever had a credit card facility revoked? Y ☐ N ☐

If yes please provide details:

Has the applicant ever had to revise terms/restructure any of their current or previous loan commitments? Y ☐ N ☐

If yes please provide details:

1(a) Property details

Postcode:

Line 1:

Line 2:

Line 3:

County:

Local authority:

Online link to the property:

If Switching – Purchase date of the property the customer is switching: DD / MM / YYYY

Original price paid for the property:

What type of property is it?

Property build type:

Further details:

1(b) Property details
If property build type is Self-Build, please fill out this section

Are you planning to carry out structural or cosmetic work as a part of this purchase: Y ☐ N ☐

Property registered under the home bond or other builders guarantee scheme: Y ☐ N ☐

Building or renovating this property: Y ☐ N ☐

If yes: Property being built by way of:

Direct labour ☐ Fixed contract ☐

Cost per square foot: €

Is planning permission required? Y ☐ N ☐

Planning permission reference:

Comment on compliance of existing structure, is the original architect/engineer still on site: Y ☐ N ☐

How was the site acquired:

Gifted/Inherited ☐ Already owned ☐

To be purchased ☐

Value of site: €

Original cost of site: €

Current value of site: €

Source of funding:

Full costing received: €

Are stage payments required?

Do you want to avail of 9 months interest only scheme: Y ☐ N ☐

Vacant possession: Y ☐ N ☐

If No then please explain possession:

What is the Tenure:

Freehold ☐ Absolute ownership ☐

Leasehold ☐ Common hold ☐

If leasehold how many years are remaining on the lease:

Number of bedrooms:

Will the property or any part of it be used for business purposes: Y ☐ N ☐

If yes please provide details:

Newly constructed property: Y ☐ N ☐

Year property constructed:

1(c) Type of mortgage required

Please tick

Repayment ☐

Term in Years*

*Minimum term 5 years
Maximum terms - 35 years for First Time Buyers,
Movers and Switchers (to maximum age 70);
25 years for Buy to Let.

Fixed ☐ Variable ☐ Split ☐

Details of the split:

Please note: Payment will be monthly by Direct Debit

2. Legal ServicesSolicitor advised: Y ☐ N ☐

If Yes

Name of solicitor firm: Solicitor country: Postcode: Line 1: Line 2: Line 3: County: Telephone number: Name of acting individual: Email address: Panel solicitor fax: **3. Declarations, Authorisations and Consents**Name of first applicant: Name of second applicant: Loan amount: €Application number: **Please read carefully before signing this form.**

In this consent: -

“Mortgage Plan” is a trading name for Know Finance Ltd and all its present and future subsidiaries, “contracted agents” means entities which have contracted with Mortgage Plan to assist in the conduct of its business or in providing services to me, “I”, “me”, “my” is a reference to each of us where more than one of us has signed this form, and “personal details” means information concerning me which Mortgage Plan holds. It includes information given by me or others, verbally or in writing, information contained in application forms and records of my transactions with Mortgage Plan.

Consent under Consumer Credit Act 1995

I give my consent to Mortgage Plan contacting me on this application and contacting me at my place of employment or business (we need these consents under consumer law).

First applicant:

Second applicant:

Data Protection

Your Information: The details provided in this application form, together with any other information that is furnished to us in connection with this application and any associated loan, guarantee or other account(s) ("Information"), will be retained and processed by the lender Ireland plc and its subsidiary companies ("we"/"us") for the following purposes:

- processing and assessing the loan application(s);
- verifying the Information, including in the case of personal loans, contacting the employers or professional advisers of the applicants;
- conducting credit searches against the applicants prior to and during the term of any loan;
- administering any resulting loan(s), including for debt collection and enforcement purposes and as otherwise required for the performance of your loan agreement or any associated agreements;
- meeting our legal and compliance obligations (which include those relating to the prevention of money laundering, financing of terrorism and fraud);
- undertaking credit and other checks and making credit decisions; • quality control and group reporting and management; and
- if you have consented, for marketing purposes.

Sensitive Data Consent: Sensitive personal data (such as health or criminal conviction data) will be obtained and processed only where necessary to process your application or account (e.g. life assurance). By signing this form, you are explicitly consenting to the use, retention and reproduction of sensitive personal data for such purposes and you acknowledge that if you do not permit such processing, it will not be possible to provide you with certain services or products.

Disclosures: We may disclose Information in the following circumstances:

- to other companies within the lending group companies;
- to our agents, advisers, service providers and contractors for the above purposes. These may include insurance, pension or investment companies with whom we have a contractual relationship;
- to credit reference agencies;
- to other persons connected with your account (e.g. guarantors, additional borrowers, company directors etc) and to your financial advisers or other intermediaries;
- in the context of any assignment, purchase or securitisation of your loan or in the context of a sale of our business; or
- where we are required by any regulatory body, law enforcement agency, court or other legal process.

Electronic Communications and Phone Calls: Your Information will be processed, recorded and retained by us in electronic form. You agree that the lender may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you. We may monitor and record telephone calls made to and from us for fraud and crime prevention, to assist in improving customer services, to evidence instructions or to prevent or resolve disputes.

Right of Access: You have the right to receive a copy of all personal data (within the meaning of the Data Protection Acts 1988 and 2003) relating to you which is held by us following a written request (for which a small fee will be charged) and to have any inaccuracies in your personal data corrected. You may be required to provide us with sufficient information to verify your identity and locate your data. By signing below you confirm that you consent to the use of the Information in the manner described above and, if applicable, that you have obtained the consent of all other persons identified in the form or associated with the application or subsequent loan account.

To receive Promotional Communications

A member of the lending bank team may contact the person(s) identified overleaf in connection with this application. In addition, from time to time, Lender would like to notify our customers of promotional offers, competitions and information on products and services available from the Group and carefully selected third parties. The personal data provided on this form may be used to send marketing material or to electronically communicate (by email or text message) or to telephone named customers about such products and services.

If you do not want to receive these communications, please tick this box:

First applicant: ☐

Second applicant: ☐

If you later decide that you do not want to receive this information you can write to your lender cancelling the consent.

General Information**Consumer Credit Act 1995**

In accordance with the provision of the Consumer Protection Code, 2012 the following are for your attention:

All loans are subject to satisfactory appraisal of status and financial standing and require security over the property and suitable savings/protection policies.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT. FOR VARIABLE RATE HOMELOAN: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME. FOR ENDOWMENT LOANS: 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 THAN THAT PAID IN PREMIA AND OTHER CHARGES.

Consumer Protection Code 2012

In accordance with the provision of the Consumer Protection Code 2012 the following are for your attention:

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 REPAYMENTS 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.

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME;

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;

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

VARIABLE RATE MORTGAGE WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE;

CONSOLIDATED MORTGAGE 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;

INTEREST ONLY MORTGAGE WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD.

Your Declaration and Authority

The following must be read carefully by all applicants. I/We expressly declare that the information given on this form, the mortgage application form and any supporting documentation submitted to the lender is true and accurate to the best of my/our knowledge and belief and that all facts relevant to this form, the mortgage application form and any supporting documentation have been disclosed.

Distance Marketing Information

This information is supplied to you in accordance with our obligations under the European (Distance Marketing of Consumer Financial Services) Regulations 2004.

Information about us

1. Our main business is lending and the provision of other financial accommodation to our clients and our principal place of business is Chase House, City Junction Business Park, Northern Cross, Malahide Road, Dublin 17, D17 AK63.
2. We are a public limited company registered with the Companies Registration Office.

Information about the Financial Service

3. The purpose of this schedule is to summarise for you the key features of our Housing loans. Those key features are:
 - housing loans are available to persons who meet our credit criteria;
 - housing loans (including interest) are repayable over an agreed period of time, normally, but not exclusively, 30 years by monthly installments;
 - interest on housing loans is payable at a variable rate or, if we so agree at your request, our applicable fixed rate for fixed periods;
4. If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract.

Governing Law and Language

5. All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.
6. All contracts between us, all information that we supply to you and all other communications with you will be in English.

Complaint Procedures

7. We aim to provide a friendly and efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly.
8. If you have any complaint please telephone or write to the lender.
9. If you are dissatisfied with the outcome of our efforts to resolve your complaint you may refer your complaint to:

Financial Services Ombudsman Bureau,
3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Telephone (01) 662 0899 Fax (01) 662 0890
e-mail: enquiries@financialombudsman.ie

I/We hereby declare and acknowledge:

- (a) This form must not be construed as an offer loan.
- (b) The property may not be let without prior written consent of the lender.
- (c) Any insurance policy effected on these premises must be submitted to the lender for inspection and approval. The lender's interest must be noted on the policy. Insurance must be arranged on the premises on a full reinstatement basis.
- (d) The valuers report to be obtained by the lender is for the purpose of assisting the lender to assess the property offered as security for the loan and is not a survey or report nor is it to be relied upon by the applicants as to the value or condition of the property.
- (e) The making of any loan by the lender on foot of this application will not imply any warranty by the lender as to the reasonableness of the purchase price, the value, the soundness of construction or the state of repair of the property.
- (f) 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 lender's possession relevant to this application. I/We authorise the lender to disclose details of this application and my/our mortgage account if approved to the mortgage introducer named on this application form on an ongoing basis.
- (g) The rate of interest will be that which the lender is charging on that date on which the loan cheque is issued and subsequently the rate may vary within the terms of the mortgage.
- (h) The rate of interest applicable to the loan may be varied at any time at the discretion of the lender, provided however that the applicant will be notified of the change in interest rates at the earliest opportunity.
- (i) If a fixed rate is requested the interest rate will be the fixed rate available on the day the loan cheque issues. For costs associated with early payment of a fixed loan please refer to the Right to Terminate Contract notice.
- (j) I/We declare that I am/we are over 18 years of age.
- (k) I/We expressly declare that the information given is true to the best of my/our knowledge and belief and that all facts relevant to the application have been disclosed.
- (l) The operation of Tax Relief at Source (T.R.S.) is subject to audit by the Revenue Commissioners. These audit powers allow the Revenue Commissioners to access records in the lender's possession including correspondence and the records of other communications between a lender and an individual having a qualifying mortgage loan from that lender. Should your loan qualify for T.R.S. your monthly T.R.S. payment will be lodged to your bank account on the same day you make your mortgage repayments.
- (m) I declare that I have read the Consumer Credit Act notices which are set out within this form.

Mortgage Information

You can choose a fixed or variable loan rate, or a combination of the two.

- **Variable:** This means your repayments are influenced by market interest rates which can go up or down during the life of your mortgage. A variable rate gives you the flexibility to make early repayments or lump sum repayments and so reduce the overall cost of your Mortgage.
- **Fixed:** A fixed rate Mortgage guarantees a specific rate for a period of your loan (for example for 10, 15, 20 years). This ensures your monthly repayments remain the same every month during the fixed rate period. There may be a charge if you change to another rate or pay off your loan early during a fixed rate period – see warning below. At the end of the fixed rate period you will move to a variable rate or you can opt for a new fixed rate for another period.
- **Split rate:** Splitting your mortgage rate gives you the security of a fixed rate on part of your loan amount with the benefits of a variable rate on the remainder. You can split your Mortgage whichever way you like, for example you can fix 20% and leave the rest variable, or split 50/50, 70/30, etc.

Our Mortgage rates vary depending on the amount you are borrowing compared to the value of the property (LTV) and whether you opt for a variable or fixed rate.

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

Mortgage language made simple

Annual Percentage Rate of Charge (APRC): The APRC is a calculation of the overall cost of a loan expressed as an annual rate. It takes into account all costs involved over the term of the loan, such as the interest rate, valuation fee and mortgage charge paid to the Property Registration Authority. We calculate it to a standard set out in consumer protection legislation.

Annuity Mortgage: This is the standard Mortgage type where part of the initial amount you borrow – the capital (see ‘Capital’ below) – is paid back every month along with interest. Once all the capital and interest is paid back the property is mortgage free.

Arrears: If you fall behind in your Mortgage repayments it means your Mortgage is in arrears. There may be additional charges associated with a Mortgage in arrears.

Building Energy Rating (BER): A BER is similar to the energy label for household appliances and tells you how energy efficient your new home will be. The label has a scale of A to G, with A-rated homes being the most energy efficient. A BER certificate is compulsory on homes being sold or rented.

Buy to Let: This is a Mortgage to purchase a property for investment purposes (usually where you want to let or rent it to a tenant). Terms of up to 30 years are available for Buy-to-Let mortgages.

Capital: This is the original amount of money you borrow.

Contract/Contract for Sale: A contract is a legal agreement between two or more people. When you wish to buy a house, you first sign a Contract for Sale with the seller. The Contract for Sale should be in the form approved by the Law Society (the professional body for solicitors) and your solicitor will guide you on it. The Contract for Sale will set out the steps that need to be taken before you sign the Deed (see ‘Deed’ below). Usually, you pay a deposit when signing the Contract for Sale (see ‘Deposit’ below).

Conveyancing: This is the legal process that includes researching, documenting and transferring ownership of a property. It also involves filing records in state registries, such as the Property Registration Authority ‘Property Registration Authority’ below) and paying government stamp duty on the sale. Generally, a solicitor must look after this.

Deed: A legal document in a special form. The document used to transfer ownership of a property must be in the form of a deed – it is signed by both the vendor and the purchaser as evidence of transferring ownership.

Deposit: A sum of money paid by the purchaser when an offer to purchase is made. Two deposits may be payable – the first is a refundable booking deposit. You normally have 21 days after paying this deposit, generally referred to as the ‘cooling off’ period, before signing the Contract for Sale. On signing the contract, a deposit is paid to secure the property purchase. In general this deposit is nonrefundable.

Drawdown: Once all of the conditions of the Mortgage have been fulfilled to the satisfaction of the Bank and the contracts have been exchanged, the Bank will ‘draw down’ the loan funds and send them to your solicitor.

Equity: This is the difference between the value of your property and what you owe under your Mortgage loan (see 'Negative Equity' below).

Equity Release: If you have equity in your home, i.e. if the value of your home is greater than what you owe under your mortgage loan (see 'Mortgage' below), then you may be able to release some of this equity by taking out an Equity Release, that is an additional mortgage loan secured on the property. Equity Release could be an ideal option to fund significant expenses like home improvements, a garden makeover, even education expenses. Terms up to 30 years (to maximum age 70) are available with an Equity Release mortgage. This term can differ from your current mortgage term.

First Time Buyer (FTB): A first-time buyer is a person who has never before, either on his or her own or with others, purchased a house, a site to build a house or an apartment in Ireland or abroad. Terms of up to 35 years are available to first-time buyers (to maximum age 70). All applicants must be first-time buyers for the mortgage loan to be a first-time buyer mortgage loan.

Foreign Currency Loan: All our mortgage loans are in Euro. Your mortgage loan will be treated as a Foreign Currency Loan under EU consumer law if either (a) you intend to repay it from earnings in a currency other than Euro; or (b) if you live in an European Economic Area (EEA) Country that is outside of the Eurozone. For example, if you intend to repay your mortgage loan from earnings in sterling; or if you live in Norway (an EEA country outside the EU) or Poland (a country in the EU and EEA), your mortgage loan will be a foreign currency loan. When we lend a Foreign Currency Loan we add a special set of conditions to your Offer Letter and must give you extra information. These things are designed to help you limit the exchange rate risk to which you are exposed by borrowing a mortgage loan in Euro.

Interest rate: This is the cost to you of borrowing money. The rate is usually expressed as a percentage rate per annum (ie. per year). Interest rates can be either fixed or variable.

Loan to Value Ratio (LTV): LTV is the amount that you are borrowing compared to the value of the property you are buying. For example, if you buy a property valued at €300,000 and borrow €240,000, your LTV is 80%.

Mortgage: A Deed you sign to create security over a house or land and sometimes over other types of property. For example, security in the form of a mortgage is usually given to a bank or building society to enable it to lend to a borrower to finance the purchase of a property. A loan secured by a mortgage can be called a mortgage loan.

Mover: If you already own a home (or have owned one before) and are moving to a new home you will be considered a Mover. You may be seeking a mortgage loan to allow you move home. Terms of up to 30 years are available to Movers (to maximum age 70).

Negative Equity: This is where the market value of your property is less than what you owe under your mortgage loan.

Owner Occupier Mortgage: A Mortgage given to a person(s) to purchase a house in which he or she intends to live.

Property Registration Authority: The state registry where dealings concerning land are filed (usually by solicitors) and registered.

Property Registration Authority Fee: A fee paid to the Property Registration Authority to register you as the new owner of the property after you buy your home. This fee will be included in the legal costs charged by your solicitor.

Redeemed/Redemption: When a mortgage loan is fully repaid the mortgage is said to be "redeemed" and "redemption" of a mortgage is full repayment of the mortgage loan.

Repayment: The amount you agree to pay us each month on your mortgage loan.

Searches: Searches are carried out by your solicitor in the Property Registration Authority and other state registries to ensure that the person selling the property has a legal right to sell it and that there is nothing on the title (such as a mortgage from the seller to a bank) which would affect you (see 'Title' below). Your solicitor should also carry out searches to ensure any house or building has full planning permission.

Stamp Duty: A Government tax on the purchase of a property.

Switcher: Someone who moves a mortgage loan secured on a house from one financial institution to another without moving home. Terms of up to 35 years are available to Switchers (to maximum age 70).

Term: The term of the mortgage loan is the length of time over which you agree to pay off the loan. The longer the term the less you pay each month, but a longer term also means paying more interest over the duration of the loan.

Title: The right to ownership of property, especially land. Types of title include freehold (where the owner owns land outright) and leasehold (where the owner has a lease of the land).

Underwriter: A professional employed by lenders or insurers to assess the level of risk in providing lending / insurance cover.

Valuation: A report which describes a property and estimates its market value. It is prepared by a professional valuer. When we agree to lend a mortgage loan, we require such a report (called a Valuation Report). The valuer must be acceptable to the Bank.

Remember: the Valuation Report is not a detailed structural survey or planning survey and we strongly recommend you have your own surveyor or valuer carry out a survey/valuation for your own peace of mind.

INSTRUCTIONS:

Save a copy of this PDF before returning to us:

Chase House, City Junction Business Park,
Northern Cross, Malahide Road, Dublin 17, D17 AK63
T: +353 (0)1 687 3780 **E:** info@mortgageplan.ie
www.mortgageplan.ie