

Mortgage Application Form



BROKER NAME:

CONSULTANT NAME:

E-MAIL:

DIRECT TEL:

APPLICANT SURNAME:

COMPLETED APPLICATION CHECK LIST FOR INTEREST ONLY MORTGAGE

COMPLETED APPLICATION FORM TO BE RETURNED WITH:

For all applicants:

1. Certified ID – Passport or Driving licence ☐
2. Proof of address – utility bill, mobile phone bill or loan statement ☐

If you as the homeowner(s) are the only applicant(s):

If you are still in employment:

1. PAYE – three up to date payslips as well as a P60 or Salary Certificate ☐
2. Self-Employed – Accountants certificate or Company accounts if not self-certifying ☐
3. 3 Months up-to-date current account statements ☐

If you are retired:

1. Pension Statement or book ☐
2. 3 Months up-to-date current account statements ☐

If family members that are not homeowners are joint applicants:

1. PAYE – three up-to-date payslips as well as a P60 or Salary Certificate ☐
2. 3 Months up-to-date current account statements ☐
3. Self-Employed – Accountants certificate or Company accounts if not self-certifying ☐

1.

Personal Details

Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Married <input type="checkbox"/> Single <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/>
Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>	Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
<input type="text"/>	<input type="text"/>
<input type="text"/> Ages <input type="text"/>	<input type="text"/> Ages <input type="text"/>
<input type="text"/>	<input type="text"/>
Home <input type="text"/>	Home <input type="text"/>
Mobile <input type="text"/>	Mobile <input type="text"/>
Work <input type="text"/>	Work <input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Years <input type="checkbox"/> Months <input type="checkbox"/>	Years <input type="checkbox"/> Months <input type="checkbox"/>
Owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with Relatives <input type="checkbox"/>	Owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with Relatives <input type="checkbox"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Years <input type="checkbox"/> Months <input type="checkbox"/>	Years <input type="checkbox"/> Months <input type="checkbox"/>

2.

Mortgage Required

Re-Mortgage <input type="checkbox"/>	Purchase <input type="checkbox"/>	First Time Buyer <input type="checkbox"/>
Tenant Purchase <input type="checkbox"/>	Stage Payments <input type="checkbox"/>	Residential Investment Property <input type="checkbox"/>
Annuity <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Shared Ownership Buyout <input type="checkbox"/>
<input type="text"/>		
Variable <input type="checkbox"/>	1 Year Fixed <input type="checkbox"/>	2 Year Fixed <input type="checkbox"/>
		3 Year Fixed <input type="checkbox"/>

Re-Mortgage Details

Estimated property value

Current mortgage balance (A)

Total Loans, credit cards, other to be cleared (B)

Additional funds required (C)

Mortgage required (A+B+C)

Please indicate the purpose for the additional funds:

Purchase Details

Estimated property value

Purchase price (A)

Deposit (B)

Total Loans, credit cards to be cleared (C)

Mortgage required (A-B+C)

Please indicate how the deposit has been raised:

3.

Employment & Income Details

P.A.Y.E

Applicant 1

Applicant 2

Employers name

Address

Nature of business

Job title

Is this employment permanent

Time in job

Previous employer
(if less than 12 months with current employer)

Dates of service with previous employer

Gross annual basic salary

Bonus/Commission

Overtime

Other income

Total gross annual income

Source of other income
(eg. Maintenance, rent)

Yes ☐ No ☐

Years Months

/ / to / /

€

€

€

€

€

Yes ☐ No ☐

Years Months

/ / to / /

€

€

€

€

€

SELF EMPLOYED

% of business owned

Date established (DD/MM/YY)

Structure of business
Ltd. Co. ☐ Partnership ☐ Sole Trader ☐

Nature of business

Business name

Business address

Gross annual earnings

Other income

Total gross annual income

Source of other income
(eg. Maintenance, rent)

4.

Self Certification

Where under this application you are considered self-employed but are not providing company accounts or an accountants certificate and wish to self certify your income, we require your confirmation that this income is as stated, and is sufficient to service the mortgage applied for.

I/We confirm that my / our total personal income as set-out is as stated and is sufficient to meet the repayments on this mortgage.

Signature(s)

Date

Date

5.

Interest Only please sign below only if you require an Interest Only Repayment Option

I/We hereby declare and acknowledge:

1. I/We are aware that this application is for an interest only loan.

2. The mortgage repayments will cover interest only and not the repayment of principal borrowed.

3. The principal borrowed is payable at the end of the life of the loan in one repayment.

4. I/We intend to repay the principal borrowed as indicated below.

Sale of property ☐ Savings ☐ Investments ☐ Other ☐ If Other Please specify

Signature(s) Date

Date



6.

Details of property to be mortgaged

Address

Property type:

Terraced

Semi-Detached

Detached

Bungalow

Apartment

Duplex

Is the property to be mortgaged:

The family home?

Yes

No

To be used for business purposes?

Yes

No

Connected to commercial premises?

Yes

No

Held under Freehold or Leasehold?

Freehold

Leasehold

Please indicate all persons that reside in this property aged 18 or over other than the mortgage applicants and their children

Name	Date of birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

7.

Financial Commitments

Mortgages

Lender name	Account Number	Sort Code	Monthly Payment	Balance	Loan type eg. car loan, personal loan	Consolidate? Yes No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>

Other loan facilities

Applicant 1

<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>

Applicant 2

<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<div>€<input type="text"/></div>	<div>€<input type="text"/></div>	<input type="text"/>	<div><div></div><div></div></div>

Other monthly payments

Rent	<div>€<input type="text"/></div>	
Maintenance	<div>€<input type="text"/></div>	Other <div><input type="text"/></div>

8.

Savings and investments

Please provide full details of all your other current financial savings & investments. Please use additional information section where required.

Applicant 1

Institution	Estimated Current Value
<input type="text"/>	<div>€<input type="text"/></div>
<input type="text"/>	<div>€<input type="text"/></div>

Applicant 2

Institution	Estimated Current Value
<input type="text"/>	<div>€<input type="text"/></div>
<input type="text"/>	<div>€<input type="text"/></div>

13.

General Declarations

It is important that you read these carefully

I /We hereby declare and acknowledge:

This form must not be construed as an offer on behalf of Start Mortgages Limited (hereinafter referred to as SML). The property may not be let without prior written consent of SML save where the application relates to a Residential Investment property in which event I/we declare that I/we shall not reside in the property which is/shall be let to a third party on commercial terms. Any insurance policy effected on these premises must be submitted to SML for inspection and approval. SML's interest must be noted on the policy. Insurance must be arranged on the premises on a full reinstatement basis. The Valuer's report to be obtained by SML is for the purpose of assisting SML 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. The granting of any loan by SML on foot of this application will not imply any warranty by SML as to the reasonableness of the purchase price, the value, the soundness of construction or the state of repair of the property. I /We authorise SML to send my/our solicitor copies of any letter issued by SML to me / us on foot of this application and any other information in SML's possession relevant to this application. The rate of interest will be that which SML is charging on the date on which the loan cheque is issued and subsequently the rate may vary within the terms of the mortgage. The rate of interest applicable to the loan may be varied at any time at the discretion of SML, provided however that the applicant will be notified of the change in interest rates at the earliest opportunity. 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 Consumer Credit Act 1995 notice in Section 16 I/We declare that I am /we are 18 years of age or over. 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. I/We have read the detailed mortgage related fees information set out in Section 16. The operation of Tax Relief at Source is subject to audit by the Revenue Commissioners. These audit powers allow the Revenue Commissioners to access records in SML'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 netted against your monthly mortgage repayment. I/We understand SML's right to decline this application without giving a reason. I/We declare that I have read the Consumer Credit Act notices which are set out within this form.

Signature(s)

Date

Date

In signing the above I/we declare that the details above have been brought to my/our attention which are agreeable and acceptable to me/us.

14.

Consent Under The Consumer Credit Act 1995 – Section 46

Start Mortgages Limited

I/We hereby consent and agree that Start Mortgages Limited or any of their servants or agents may telephone or visit me/us or any member of my/our family at our home, and that they may telephone or visit me/us at my/our place of employment or business and that they may telephone or make enquiries of my/our employer, auditor/accountant, lender, broker(s) or other parties

Signature(s)

Date

Date

15.

Consent Under The Data Protection Acts & Credit Reference Searching

Consent Under The Data Protection Acts:

I/We hereby agree that the details, information and personal data which are collected from me/us or from third parties in respect of my/our application or any subsequent applications may be held and retained by Start Mortgages Limited in electronic form or otherwise and will be used for the purpose of processing my/our mortgage application and administering any resulting loan. I agree to the retention and reproduction of this information in electronic form or otherwise.

I/We hereby acknowledge and agree that this application form and other correspondence, communications and information relating to this application and any resulting loan will be communicated electronically or otherwise between me/us (or on my/our behalf); my/our broker or other intermediary and Start Mortgages Limited service providers including Irish Title Searches and Mortgages Limited. Start Mortgages Limited will not disclose this information outside of the parties previously described except as required or obligated by law and for fraud prevention services or to licensed credit reference agencies to assist in the making of credit decisions and will do so under a strict code of confidentiality.

I/We hereby consent to the disclosure by Start Mortgages Limited of any information and personal data collected from me/us to its service providers, including Homeloan Management Limited, London & European Title Insurance Services Limited and Irish Title Searches and Mortgages Limited.

Credit Reference Searching and Reporting:

I / We hereby consent to Start Mortgages Limited making any enquiries it considers necessary, including references to employers, accountants, mortgagees, landlords or credit reference agencies and any other parties it may deem appropriate to support this application. I / We also authorise Start Mortgages Limited to seek and provide credit references (searches), to record details of any transaction which may result from this application with Irish Credit Bureau (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year.

I/We acknowledge that Start Mortgages Limited and / or ICB are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I/We consent to any such application being processed, recorded and retained by ICB.

PLEASE NOTE: IF YOU DO NOT CONSENT THE LENDER MAY NOT BE ABLE TO CONSIDER YOUR APPLICATION.

Signature(s)

Date

Date

16.

General Information

The following provides certain information regarding the Consumer Credit Act 1995 and your mortgage application. You should read this section carefully and ask questions if anything is unclear or you are unsure how it may affect you.

Arrears Compound interest is charged on arrears of payments at the same rate applying to the loan advanced. In addition, an Interest Surcharge on arrears at a rate of 1% per month shall apply

Fees -Fees will be levied on occurrence of the action as described;

Arrangement fee 1% of Initial advance subject to a cap of €1,800; Direct Debit Alterations €10; Alterations in Mortgage Terms €130; Requested Interim account statements €6; Copies of Documents (per Document) Fee €6; Returned Instalment €12; Reminder Letter on Outstanding Instalment €10; Mortgage Deed Sealing Fee €38; Fee for Releasing Title Documents €38; Solicitor, Auditor, Accountant Letter €13; Processing Lapsed Insurance Policy €60; Further Advance arrangement fee of 1% subject to a cap of €500.

Securitisation -Securitisation is the transfer of mortgages to investors as a means of releasing capital to fund future mortgage lending. Start Mortgages Limited will at times securitise its mortgage portfolio for this purpose. As a customer of Start Mortgages Limited, you should not be aware of any effect from securitisation as Start Mortgages Limited will continue to deal with all matters relating to your mortgage, including all interest rate setting and arrears handling. Should your application be approved, you will be advised of this fact and have the opportunity to take advice from your solicitor before committing to the mortgage.

Valuation - A valuation of the mortgage property will be required to establish the market value of the property and to assist in determining its suitability as security for the mortgage. The valuation is undertaken by a qualified Valuer and is solely for the use of Start Mortgages Limited. The valuation report is prepared following a limited inspection and is not a structural survey of the property and therefore does not provide any assurances as to the structural condition of the property. We recommend you arrange for an independent structural survey to be carried out.

Start Mortgages Limited requires payment of the valuation fee prior to release of funds. If the loan application is declined, this fee will be refunded to you.

Life & General Insurance - It is a requirement of acceptance of the loan offer, that all necessary insurance policies both on your life and the property are in place.

A Mortgage Protection Insurance policy is required sufficient to repay the mortgage in the event of death subject to the provisions of the Consumer Credit Act Part IX, S.126. Insurance is also required on the mortgage property in the joint names of the borrower and Start Mortgages Limited for a value not less than the reinstatement value specified in the valuation report.

Start Mortgages Limited recommends that you arrange the required insurance through your preferred Insurance Company or Intermediary.

Consumer Credit Act 1995

In accordance with the provisions of the Consumer Credit Act, 1995 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: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

FOR FIXED RATE: THE FIXED RATE ON A MORTGAGE WILL BE THE FIXED RATE APPLICABLE ON THE DAY THE LOAN FUNDS ISSUE.

EARLY REDEMPTION, IN WHOLE OR PART, OF THE FIXED INTEREST RATE LOAN OR CONVERSION TO A VARIABLE OR OTHER FIXED INTEREST RATE DURING THE ORIGINAL FIXED INTEREST RATE PERIOD, MAY GIVE RISE TO A BREAK-FUNDING FEE CALCULATED AS FOLLOWS:

$(\text{MORTGAGE BALANCE}) \times (\text{BREAK FUNDING COST}) \times (\text{UNEXPIRED FIXED RATE TERM IN DAYS} \div 360)$ where Mortgage Balance is either the balance repaid or the balance of the mortgage loan at the date of conversion to another interest rate. Break Funding Cost is calculated by reference to the difference in the following annualised interest rates. (A) original fixed interest rate (fixed at start of original fixed interest rate period) and (B) the fixed interest rate applicable either when the balance is repaid or the loan is converted i.e. (A)-(B). Unexpired Fixed Rate Term is the period remaining in months to the end of the original fixed interest rate period from the date the balance is repaid or the loan is converted. No early redemption fee will apply where the original fixed interest rate is lower than the fixed interest rate applicable at the time the loan is either repaid or converted.

17.

Criminal Justice Act 1994 – Identification Verification

Under the requirements of the Criminal Justice Act 1994 the identity of each applicant must be verified by way of a document showing photographic proof of identification. It is also a requirement that the address of each applicant is verified in a similar manner. We require you the broker/intermediary to declare you have completed verification of each applicant by

- (a) Having sight of the original document identifying that applicant and taking a photocopy of the original document.
- (b) Having sight of one original document required for the purpose of verifying the address of each applicant and taking a photocopy of the original document.
- (c) Where applicant contact is not face to face, obtaining copies of the documentation verifying identity and address (two forms of identification required) duly certified by any of following; Gardai Siochana, Chartered & Civil Public Accountants, Notaries Public/Practising Solicitors or Embassy/Consular Staff.

Broker / Intermediary Confirmation

I declare that the documentary proofs forwarded to Start Mortgages Limited are true copies of the identification documentation provided by the applicant(s) made in accordance with (a) and (b) above and that I hold original copies or the originals or the documentation complies with (c) above where contact with the applicant is not face to face.

Broker Name:

Signature:

Date:



18.

Direct Debit Mandate

Please complete the following instruction to your bank to your mortgage repayments to be claimed by Direct Debit.

Our Originator Code

304202

Start Mortgages Limited, Trimleston House,
Beech Hill Office Campus, Clonskeagh, Dublin 4

Our Reference Number

The Manger

Bank Branch & Address

Name of Account

Account Number

Bank Sort Code

Please note that direct debits cannot be claimed on either Savings or Deposit accounts.
I/We authorise you to pay direct debits from my/our account at the request of Start Mortgages Limited. The amounts being claimed are unspecified and may be claimed on various dates. I/We will inform the bank if I/We wish to cancel the instruction. I/We understand that is any direct debit is paid which breaks the terms of the instruction, the bank will make a refund.

Signature(s)

Applicant 1

Date

Applicant 2

Date

On which date each month
would you like your direct
debit to be deducted from
your bank account?

5th

15th

25th

30th

19.

Irish Title Re-Mortgage – Application and Authorisations for Title Insurance

Time owned this property
Previous address

Years Months

Previous solicitor
Previous solicitor’s address

Marital status

Applicant 1

Applicant 2

Single ☐ Married ☐ Separated ☐ Re-Married ☐ Divorced ☐ Widowed ☐

Single ☐ Married ☐ Separated ☐ Re-Married ☐ Divorced ☐ Widowed ☐

Signature(s)

Borrower Authority to proceed with Title Insurance

I / We confirm our understanding of the purpose of title insurance and agree and authorise London & European Title Insurance Services Limited and their service providers to provide title insurance for the property noted for the benefit of the proposed lender noted for the mortgage amount and in the priority noted. The information contained herein is correct and accurate.

Date

Date

Name of Account holder
Bank
Account number
PIN

Borrower Authority to release funds to nominated Borrower Account

Borrower(s) should sign this authority to allow Irish Title Searches and Mortgages Limited to release the funds to the credit of a single borrower where the mortgage is held in joint names on completion of the mortgage

Bank address

I / We authorise Irish Title Searches and Mortgages Limited to transfer the balance of the mortgage funds on completion of the Title Insurance and Remortgage process to the bank account as detailed above.

Date

Date

Name of Account holder(s)
Address

Borrower Authority to request redemption figures/Title Deeds

Applicants should sign the authority to allow Irish Title Searches and Mortgages Limited to obtain redemption statements and/or to obtain information pertaining to the registration of title of the property and to take up the deeds as required

I/we authorise you to provide redemption figures and/or a statement of balance including all interest and penalties, on our accounts to Irish Title Searches and Mortgages Limited. ("Irish Title"), 32 Lower Lesson St, Dublin 2 or their authorised agents as per their written request, where the accounts are held in either our joint or sole names, and on any other accounts which are secured on the above property.

I/We authorise that any information pertaining to the registration of title on the above property, or upon redemption of my/our mortgage account (s), the title deeds, or any information pertaining to the whereabouts of the title deeds to enable taking up of the title deeds to the above property should be provided to Irish Title Searches & Mortgages Ltd, 32 Lower Lesson St, Dublin 2 or it's appointed law agents.

Date

Date

Signature(s)

8

Start Mortgages Ltd.
Trimlestown House,
Beech Hill Office Campus,
Clonskeagh, Dublin 4,
Ireland.

Please return to:
Sixty Plus Finance*
13 Gandon House
Lower Mayor Street
IFSC, Dublin 1

Locall: 1890 30 60 30

T: 01 672 1850

F: 01 672 1849

Email: contact@sixtyplusfinance.ie

Web: www.sixtyplusfinance.ie

*Residential Reversions Ltd, trading as Sixty Plus Finance, is regulated as a Mortgage Intermediary for the Interest Only Mortgage by the Financial Regulator

sixty plus
FINANCE



www.start.ie



Open Minded Lending