

Start Mortgages Limited

Mortgage Application Form

Introducer				
Company:	<input type="text"/>			
Introducer Number:	<input type="text"/>			
Sales Person:	<input type="text"/>			
Sales Person Number:	<input type="text"/>			
Applicant Surname	<input type="text"/>			
Product Code / Type	<input type="text"/>			
Self-Cert	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Type of borrower	Purchase	<input type="checkbox"/>	Remortgage	<input type="checkbox"/>

1. About your Personal Information

This section should be completed for all applicants.

First Applicant (Person earning the higher income)

Joint Applicant

Surname

First and middle names

Title

(Mr/Mrs/Miss/Ms/Other)

(Mr/Mrs/Miss/Ms/Other)

Maiden/previous name

Date of Birth (dd/mm/yy)

 / /

Present Age:

 / /

Present Age:

Nationality

Relationship to Joint Applicant

If you have not lived in Ireland for the last 3 years, please indicate the period

Current Marital Status (Please tick one)

Single

Married

Remarried

Single

Married

Remarried

Widowed

Divorced

Separated

Widowed

Divorced

Separated

Number of Children

Ages

Ages

Other Dependants

Current Address

Home Phone No.

Work Phone No.

Mobile No.

e-mail

Status at Current Address (Please tick one)

Owner

Renting

Living with relatives

Owner

Renting

Living with relatives

How long at this address?

years

months

years

months

If less than 3-years at current address give previous addresses

(Use additional information section if required)

Status at previous address (Please tick one)

Owner

Renting

Living with relatives

Owner

Renting

Living with relatives

2. About your Employment & Income

Employee Only

Do not complete this section if you are Self-Employed, Contractor or Director (own or control 25% or more of the voting rights). We require you to provide documentary proof of the income disclosed

Employment

First Applicant

Joint Applicant

Employer Name

Employer Address

Nature of Business

Phone No.

Fax No.

Job Title

Is the position permanent

Yes

No

Yes

No

Length of service

Years

Months

Years

Months

Do you own shares in the Company?

Yes

No

Holding

 %

Yes

No

Holding

 %

(If 25% or more please complete Section 3. for self-employed)

If with present employer less than 1 year please provide names and addresses of previous employers for the last 12 months. (Use the additional information section if required).

Previous Employer

Job Title

Dates of Service

From:

To:

From:

To:

Current Gross Annual Income

Tick box to indicate if following incomes are (R) Regular, (I) Irregular

		R	I		R	I			
Gross Annual Basic	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Overtime	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Bonus	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Commission	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other Income *	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL Gross Annual	€	<input type="text"/>			€	<input type="text"/>			
Net Monthly Income	€	<input type="text"/>			€	<input type="text"/>			
Company Car	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
*Source of Other Income	<input type="text"/>			<input type="text"/>			<input type="text"/>		

3. About your Employment & Income

Self-Employed Only

Complete this section if you are Self-Employed, Contractor or Director (own or control 25% or more of the voting rights). We require you to provide documentary proof of the income disclosed.

Employment

First Applicant

Joint Applicant

Name of Business	<input type="text"/>						<input type="text"/>					
Type of Business	Limited Company	<input type="checkbox"/>	Partner ship	<input type="checkbox"/>	Sole Trader	<input type="checkbox"/>	Limited Company	<input type="checkbox"/>	Partner ship	<input type="checkbox"/>	Sole Trader	<input type="checkbox"/>
Address	<input type="text"/>						<input type="text"/>					
	<input type="text"/>						<input type="text"/>					
	<input type="text"/>						<input type="text"/>					
Nature of Business	<input type="text"/>						<input type="text"/>					
Phone No.	<input type="text"/>						<input type="text"/>					
Fax No.	<input type="text"/>						<input type="text"/>					
Job Title	<input type="text"/>						<input type="text"/>					
Are you	Self-employed	<input type="checkbox"/>	Contract Worker	<input type="checkbox"/>	Controlling Director	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Contract Worker	<input type="checkbox"/>	Controlling Director	<input type="checkbox"/>
How long has the Company traded	years	<input type="text"/>	months	<input type="text"/>			years	<input type="text"/>	months	<input type="text"/>		

Gross Annual Income Tick box to indicate if following incomes are (R) Regular, (I) Irregular

			R	I			R	I
Gross Basic	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Income *	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL (1)	€	<input type="text"/>			€	<input type="text"/>		
* Source of Other Income	<input type="text"/>				<input type="text"/>			
Shareholding		%	How long owned			%	How long owned	
Your share of the last 3-years net profits after tax (Year 3 being most recent year)	Year 1	€	<input type="text"/>		Year 1	€	<input type="text"/>	
	Year 2	€	<input type="text"/>		Year 2	€	<input type="text"/>	
	Year 3	€	<input type="text"/>		Year 3	€	<input type="text"/>	

Self-Certification

Where under this application you are considered self-employed and your total gross individual personal income is €50,000 p.a. or less, we require your confirmation that this income is as stated above, and is sufficient to service the mortgage applied for. Where your income is between €50,001 and €80,000 gross, we require Certification to be supported by an Accountants Certificate in standard format. Where your income is in excess of €80,000 gross, we will require the last two years audited accounts and certification from your accountant as to your income and current tax position.

I/We confirm that my / our total personal income as set-out in (1) above is as stated and is sufficient to meet the repayments on this mortgage.

Signature

Date

 / /
 / /

4. About your Property

Address of Property to be Mortgaged

Is the property the family home? Yes No

Is this property newly constructed? Yes No

If Yes complete the New properties section

Is the property Freehold Leasehold

Unexpired lease term years

Property Type House Bungalow

Apartment Other

Detachment Type Detached Semi-Detached

Terraced

Is part of the property be used for business purposes Yes No

If Yes give details

Is the property connected to commercial premises Yes No

If Yes give details

Is the property purchase under a right-to-buy Yes No

If Yes give details

Other Occupants

Please indicate all persons, other than applicants, aged 17 or over who will occupy the property

Full Name	Age	Relationship to Applicant(s)
<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"/>

New Properties Please complete for New properties only

(A) Please complete the following for properties which are part of a Development

Will the property have a Home Bond or Premier Guarantee? Yes No

Estimated Completion date / /

(B) Please complete the following for properties which are Self Build

Will the property have a Home Bond or Premier Guarantee? Yes No

Is planning permission granted? Yes No

Will the Surveyor / Architect supervise construction? Yes No

Is professional indemnity insurance available? Yes No

Cost of Buildings €

Site cost / Value €

Stamp Duty €

Estimated Completion date / /

Is the site Purchased Gifted

5. About your Current Mortgage

Do you have a current mortgage? Yes No If No have you had a mortgage in the previous 12-months? Yes No

Mortgage Redemption Date

Lender Name

Lender Address

Mortgage Account Number

Date Mortgage taken out

/ /

Original Mortgage Amount

€

Balance Outstanding

€

Monthly Repayment

€

Mortgage Type

Annuity

Endowment

Pension

Interest Only

Other

Rate Type

Variable

Fixed

If fixed, for how many years?

years

6. About your Other Financial Commitments

Please provide full details of all of your other current financial commitments including loans, leases, credit cards and current bank overdrafts. Please use the additional information section where required

First Applicant

Lender Name	Account No.	Balance	Monthly Payment	Purpose of Loan	Secured		Redeem	
					Yes	No	Yes	No
		€	€		<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"/>
Rent			€					
Maintenance / Alimony Payments			€	Total Monthly Payments:				<input type="text"/>

Joint Applicant

Lender Name	Account No.	Balance	Monthly Payment	Purpose of Loan	Secured		Redeem	
					Yes	No	Yes	No
		€	€		<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"/>
Rent			€					
Maintenance / Alimony Payments			€	Total Monthly Payments:				<input type="text"/>

8. About the Amount of Mortgage you Require

Purpose of Mortgage

Purchase

Remortgage

Purchase Details (To be completed for Purchases Only)

Are you a First Time Buyer?

Yes

No

Estimated value of your property*

€

Purchase Price *

€

Please provide details where appropriate

Sale price of existing property

€

Deposit / Other funds

Savings

€

Please indicate how this deposit has been raised

Shares

€

Equity

€

Gift

€

Other funding **

€

Total Mortgage Required

€

* Please provide explanation where Purchase price differs from Estimated Value

** Please provide details of other funding / borrowings

Remortgage Details (To be completed for Re-mortgages Only)

Date of Original Property Purchase

/ /

Original Purchase Price

€

Estimated value of your property*

€

Amount required to repay existing mortgage

€

Amount required to repay any other loans

€

As detailed in Section 6

Amount of additional finance being raised

€

To be used for:

Loan Consolidation

€

Home Improvements

€

Second property

€

Purchase equity

€

School Fees

€

Please provide additional information

Other

Total Loan Required

€

Loan to Value

[For Broker use only]

%

13. About your Contacts

Please provide full details of all of other parties involved in the mortgage or your property

Solicitor

Name & Address

Phone

Fax

DX

Contact

Email

Accountant (If Applicable)

Name & Address

Phone

Fax

Email

Contact

Qualification

Certified

Chartered

Other

Note: Accountants must be qualified and be a member of one of the following institutes: Institute of Chartered Accountants; The Association of Chartered Certified Accountants; The Institute of Cost and Management Accountants; The Chartered Institute of Public Finance Accountants; The Chartered Institute of Management Accountants; The Association of Authorised Public Accountants (CPA); Associate of the Institute of Taxation of Ireland; The Institute of Incorporated Public Accountants. If none of these qualified accountants are available we will require supporting tax documentation to confirm income.

Auctioneer Agent handling the sale of the property and/or to gain access for valuation/inspection purposes

Name & Address

Phone

Fax

Emai

Contact

Builder (If Applicable)

Name & Address

Phone

Fax

Emai

Contact

Architect (If Applicable)

Name & Address

Phone

Fax

email

Contact

Landlord If Applicable, Please include landlord details for reference purposes

Name & Address

Phone

Fax

email

Contact

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 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. An additional 1% is charged on the arrears balance on a customer's account where the account is more than one (1) month in arrears and where the customer fails to make or keep an arrangement to clear the arrears.

Fees*

Fees will be levied on occurrence of the action as described

Credit Transfer Drawdown [Same Day Value] €30; Giro Payment Book Issued €20; Direct Debit Alterations €10; Alterations in Mortgage Terms €50; Statement on Request €6; Document Retrieval for Closed Agreement €6; Copies of Documents (per Document) Fee €6; Unpaid Instalment €15; Reminder Letter on Outstanding Instalment €10; Call Out Fee €100; Tracing Fee €150; Unauthorised Tenancy Monthly Charge €80; Consent to Letting subsequent to completion €75; Mortgage Deed Sealing Fee €38; Fee for Releasing Title Documents €38; Obtain/Furnish Deed of Postponement €75; Issue Consent to Second Mortgage/Charge €75; Lender Reference €15; Solicitor, Auditor, Accountant Letter €15; Further Advance €150; End of Term Processing Fee €60; Processing Unpaid Ground Rent or Service Charge €60; Processing Lapsed Insurance Policy €60

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.

Consumer Credit Act 1995

In accordance with the provision 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:

(MORTGAGE BALANCE) X (BREAK FUNDING COST) X (UNEXPIRED FIXED RATE TERM IN DAYS ÷ 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 annualized 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.

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.

*The above charges are subject to IFSRA approval and may alter. None of the above charges can apply until they have received IFSRA Approval. SML will write to all customers individually advising of the changes which have received the approval of IFSRA.

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 confirm that you have completed verification of each applicant by forwarding copies of these documents with this application and that you are holding signed originals.

Documents providing evidence of name

- Copy of current valid Passport
- Copy of current, valid Drivers License

Documents providing evidence of address

- Recent original household bill in applicants name (issued last 3-months)
- Recent original bank or building society statement in applicants name (last 3-months)
- Recent mortgage statement in applicants name (last 3-months)

Broker / Intermediary Confirmation

I confirm that the documentary proofs are true copies of identification documentation provided by the applicants and that I hold the original signed copies of the documents.

Name:

Signature:

Date

/ /