



MORTGAGE APPLICATION FORM

1. APPLICATION TYPE

Which of these best describes your circumstances? (Please tick all relevant boxes):

- 1. BUYING MY FIRST HOME:
- 2. BUILDING A HOUSE:
- 3. MOVING HOUSE:
- 4. MOVING MORTGAGE FROM ANOTHER FINANCIAL INSTITUTION:
- 5. RENOVATING A HOUSE:

2. PERSONAL DETAILS

FIRST APPLICANT:

NAME:

MEMBER No.:

PRESENT ADDRESS:

DATE OF BIRTH:

*MARITAL STATUS:
 (e.g. single/married/divorced)

**If separated or divorced, please provide legal agreements with this application.*

EMAIL:

HOME PHONE: MOBILE PHONE:

DEPENDENTS: NUMBER OF DEPENDENTS: AGE:

SECOND APPLICANT (if any):

NAME:

MEMBER No.:

PRESENT ADDRESS:

DATE OF BIRTH:

*MARITAL STATUS:
 (e.g. single/married/divorced)

**If separated or divorced, please provide legal agreements with this application.*

EMAIL:

HOME PHONE: MOBILE PHONE:

DEPENDENTS: NUMBER OF DEPENDENTS: AGE:

3. CURRENT LIVING DETAILS

FIRST APPLICANT:

CURRENT STATUS (Please tick one box):

HOME OWNER: LIVING WITH PARENTS: TENANT: OTHER:

MORTGAGE / RENT MONTHLY PAYMENT: €

LENDER:

OUTSTANDING BALANCE: €

CURRENT VALUE OF PROPERTY: €

TYPE OF CURRENT MORTGAGE: FIXED: VARIABLE: TRACKER:

INTEREST RATE (If known):

REPAYMENT TYPE: INTEREST ONLY: INTEREST & CAPITAL:

SECOND APPLICANT (if any):

CURRENT STATUS (Please tick one box):

HOME OWNER: LIVING WITH PARENTS: TENANT: OTHER:

MORTGAGE / RENT MONTHLY PAYMENT: €

LENDER:

OUTSTANDING BALANCE: €

CURRENT VALUE OF PROPERTY: €

TYPE OF CURRENT MORTGAGE: FIXED: VARIABLE: TRACKER:

INTEREST RATE (If known):

REPAYMENT TYPE: INTEREST ONLY: INTEREST & CAPITAL:

4. EMPLOYMENT DETAILS

FIRST APPLICANT:

GARDA RANK (if applicable):

STATION:

IF NOT A GARDA:

OCCUPATION:

POSITION HELD:

EMPLOYER NAME & ADDRESS:

NUMBER OF YEARS WITH THIS EMPLOYER:

EMPLOYMENT TYPE:

PERMANENT: TEMPORARY: CONTRACT:

IF SELF EMPLOYED:

BUSINESS NAME:

TYPE OF BUSINESS:

BUSINESS ADDRESS:

NUMBER OF YEARS IN BUSINESS:

SECOND APPLICANT (if any):

GARDA RANK (if applicable):

STATION:

IF NOT A GARDA:

OCCUPATION:

POSITION HELD:

EMPLOYER NAME & ADDRESS:

NUMBER OF YEARS WITH THIS EMPLOYER:

EMPLOYMENT TYPE:

PERMANENT: TEMPORARY: CONTRACT:

IF SELF EMPLOYED:

BUSINESS NAME:

TYPE OF BUSINESS:

BUSINESS ADDRESS:

NUMBER OF YEARS IN BUSINESS:

5. INCOME DETAILS

FIRST APPLICANT:

GROSS BASIC INCOME PER ANNUM: €

PAYMENT FREQUENCY (WEEKLY / MONTHLY):

NET MONTHLY INCOME: €

SECOND APPLICANT (if any):

GROSS BASIC INCOME PER ANNUM: €

PAYMENT FREQUENCY (WEEKLY / MONTHLY):

NET MONTHLY INCOME: €

ADDITIONAL INCOME:

SOURCE:	INCOME PER ANNUM (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

ADDITIONAL INCOME:

SOURCE:	INCOME PER ANNUM (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

SAVINGS & INVESTMENTS:

TYPE (SAVINGS ACC. / SHARES ETC.):	CURRENT VALUE (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

SAVINGS & INVESTMENTS:

TYPE (SAVINGS ACC. / SHARES ETC.):	CURRENT VALUE (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

COMMITMENTS / BORROWINGS / CREDIT CARDS:

	1.	2.	3.
DESCRIPTION:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
LENDER:	<input type="text"/>	<input type="text"/>	<input type="text"/>
REPAY (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
FREQUENCY:	<input type="text"/>	<input type="text"/>	<input type="text"/>

COMMITMENTS / BORROWINGS / CREDIT CARDS:

	1.	2.	3.
DESCRIPTION:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
LENDER:	<input type="text"/>	<input type="text"/>	<input type="text"/>
REPAY (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
FREQUENCY:	<input type="text"/>	<input type="text"/>	<input type="text"/>

OTHER PROPERTY HELD *e.g. Holiday/Rental properties:*

	1.	2.	3.
PROPERTY ADDRESS:	<input type="text"/>	<input type="text"/>	<input type="text"/>
PROPERTY LAYOUT: <small>(Detached, Apartment etc.)</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
VALUE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE OWING:	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTHLY PAYMENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BANK:	<input type="text"/>	<input type="text"/>	<input type="text"/>
INTEREST ONLY <i>or</i> CAPITAL + INTEREST:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RATE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
TERM:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>

OTHER PROPERTY HELD *e.g. Holiday/Rental properties:*

	1.	2.	3.
PROPERTY ADDRESS:	<input type="text"/>	<input type="text"/>	<input type="text"/>
PROPERTY LAYOUT: <small>(Detached, Apartment etc.)</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
VALUE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE OWING:	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTHLY PAYMENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BANK:	<input type="text"/>	<input type="text"/>	<input type="text"/>
INTEREST ONLY <i>or</i> CAPITAL + INTEREST:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RATE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
TERM:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. MORTGAGE DETAILS

MORTGAGE AMOUNT
REQUIRED:

€

MORTGAGE TERM REQUIRED:
e.g. 5yrs, 10yrs, 15yrs etc.

OUTLAY:

PURCHASE PRICE:

€

BUILD COST:

€

SITE COST/VALUE:

€

REPAIRS / RENOVATION:

€

STAMP DUTY:

€

LEGAL EXPENSES:

€

OTHER:

€

TOTAL:

€

FUNDING:

MORTGAGE REQUIRED:

€

SAVINGS:

€

INHERITANCE:

€

GIFT:

€

EQUITY FROM SALE
OF PROPERTY:

€

OTHER:

€

TOTAL:

€

7. DETAILS OF PROPERTY TO BE MORTGAGED

ADDRESS OF PROPERTY TO BE MORTGAGED:

YOUR SOLICITOR NAME AND ADDRESS:

PROPERTY LAYOUT:

DETACHED HOUSE:

SEMI-DETACHED HOUSE:

TERRACED HOUSE:

APARTMENT:

BUNGALOW:

PROPERTY TYPE:

NEW HOUSE:

NEW BUILD:

SECOND HAND HOUSE:

SELLING AGENT DETAILS (If any):

8. CREDIT REFERENCE SEARCHING & REPORTING

STATUTORY NOTICE – CENTRAL CREDIT REGISTER (CCR)

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information please see: www.centralcreditregister.ie

PLEASE ENTER YOUR PPSN HERE

FIRST APPLICANT'S PPSN NUMBER:

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SECOND APPLICANT'S PPSN NUMBER (If any):

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The credit union is required under law to record your PPSN as part of your credit application and provide it to the Central Credit Register. We may need you to provide documentary evidence (e.g. sight of original employment summary details, Tax Credit Certificate) to enable us validate the number. In addition, to save you having to provide this information again in the future, we may use it for other purposes where authorised under relevant legislation (e.g. DIRT returns).

9. FURTHER INFORMATION

1. Valuation Fee

By ticking this box I authorise the credit union to deduct the total cost of second or subsequent valuation reports.

2. Privacy Notice

Please tick this box to indicate you have read the attached Privacy Notice.

3. Declaration

I declare that the information in this application, personal details given and documentation furnished by me, is true and correct to the best of my knowledge, information and belief.

FIRST APPLICANT'S SIGNATURE:

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SECOND APPLICANT'S SIGNATURE (If any):

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DATE:

D	D	M	M	Y	Y	Y	Y
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DATE:

D	D	M	M	Y	Y	Y	Y
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10. DOCUMENT CHECKLIST

IF YOU ARE SWITCHING YOUR MORTGAGE TO ST. RAPHAEL'S:

- 12 months' up-to-date mortgage account statements

IF YOU ARE AN EMPLOYEE:

- Last 6 months' bank/other current account statements
- Last 6 months' credit cards statements
- Completed salary cert (non D.O.J.)/ Statement of earnings (D.O.J.)
- Employment summary details for previous year
- 3 recent payslips

IDENTIFICATION DETAILS:

- A valid passport or driving licence
- Utility bill / proof of address *(less than 6 months old)*

IF YOU ARE SELF-EMPLOYED, WE WILL NEED:

- 3 Years' up-to-date audited or certified accounts
- Confirmation that your tax affairs are up to date and in order
- 6 months' recent bank statements on your main business current accounts.

11. ADDITIONAL INFORMATION

Please use this section to detail any additional information that you feel is relevant to your assessment
