

**Supporting documents required to initiate process of your Mortgage Application .  
Supporting documents are required for each applicant in joint cases.**

Please see below a list of documents needed for all applicants to proceed for Approval in Principle (AIP). We will need original documents in most cases to obtain a formal loan offer. Where possible we would ask that you try and get the originals at the outset, these are required as to avoid any delays (we can copy originals and return them to you immediately). If originals are not available, please provide us copies.

***If you have online access for e-Statements and can't get original statements where required, we can meet you, view the eStatements online and then we both sign a declaration that allows us to treat those documents as originals.***

**Employment and Income (PAYE)**

**Client 1**

**Client 2**

1. Attached salary certificate completed and stamped by employer
2. Employment Details Summary for past year (was P60)
3. Last 3 months payslips (if paid weekly last 4 payslips)
4. If a tenant, evidence of rental payments or copy tenancy agreement









**Or for Self Employed Employment and Income**

5. Last 3 Revenue Form 11's and Chapter 4 confirmations
6. Tax clearance certificate (business and personal) OR confirmation from your accountant that tax affairs (business & personal) are fully up to date and that no significant changes have occurred in the business since the date of the last accounts.
7. Last 2 years Audited/Trading accounts
8. Landlords – Copies of tenancy agreements









**Financial Statements**

9. Last 6 months bank account statements (Please include all accounts – current, joint, savings, business etc.), up to date i.e. within the last 4 weeks.(Note; If the most recent statement is more than 4 weeks old, please print online transactions since the last date on the statement)
10. Up to 6 months savings account statements (or other evidence in writing) showing the build-up and sources of funds being used for the deposit on the property
11. Last 6 months' credit card statements (the latest dated within 2 months)
12. All loan/term loan/overdraft statement(s) (12 months) from banks, Credit Union etc.
13. Mortgage statement(s)(showing last 12 payments), If the most recent statement is more than 4 weeks old, please print online transactions since the last date on the statement

## Identity Documents

**Client 1**      **Client 2**

**14.** Original passport or driver's licence. Public Service Card not acceptable.



**15.** Address Id: Utility bill dated in the past 6 months (alternatively, an original statement from a financial institution, or a letter from a government department may suffice, dated in the last 6 months or



**16.** Original household/health/ or motor insurance documents less than 12 months old. If applicable copy of Irish Residency Permit



## Forms to Complete, Sign and Return (all attached)

**17.** Mortgage application form



**18.** Declaration and consent form for each lender being approached for best terms



**19.** Salary Certificate



## When proposed mortgage is for a New Home, with stage payments or "self-build", the following documentation is required.

- Costings template completed by engineer or architect.
- Copy of (A) plans, (B) site map and (C) full and final planning permission.
- Copy of architect/engineer's professional indemnity Insurance

## Lender Options

- Finance Ireland
- Haven Mortgages (part of AIB Group)
- ICS Mortgages
- Permanent TSB
- Avant Money

**\*Please note payment of a valuation fee will be required directly to valuer by client**