



MORTGAGE BROKER SOLUTIONS
SUPPORTING YOU AND YOUR BUSINESS!

RESIDENTIAL PROPERTY PURCHASE APPLICATION FORM



Thank you for choosing us ...

We aim to make this mortgage process as simple and as easy as possible for you.

To ensure the speedy processing of your application, please ensure that the form is completed in full and that all relevant supporting documentation is attached.

Your mortgage application is divided into two parts. The first part of your mortgage application captures information about you, the applicant. The second part gives important information about the mortgages offered by a given lender, including statutory warnings. In Part Two, your signature is required in relation to your application for a mortgage loan and your consent is sought in relation to various matters.

You must complete Part Two in respect of each mortgage lender to which the application is to be submitted by the mortgage intermediary. A copy of Part One will be attached and forwarded to each such mortgage lender.

Please ensure that all applicants sign Parts One and Two of the mortgage application.

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

VARIABLE RATE MORTGAGE: THE PAYMENTS ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

To be completed by intermediary:		
Basis of identity:	Face to Face	<input type="checkbox"/>
	Non Face to Face	<input type="checkbox"/>
Agent Signature:	_____	

A. APPLICANT(S) DETAILS

First Applicant

Second Applicant

Surname

Forename(s)

Other/previous names

Title (Mr/Mrs/Miss/Ms/Other)

Date of Birth

Nationality

PPS Number

Marital Status

Married	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Married	<input type="checkbox"/>	Widowed	<input type="checkbox"/>
Single	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Single	<input type="checkbox"/>	Separated	<input type="checkbox"/>
Divorced	<input type="checkbox"/>			Divorced	<input type="checkbox"/>		

Details of children

Number <input style="width: 30px;" type="text"/> Ages <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/>	Number <input style="width: 30px;" type="text"/> Ages <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/>
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Current address

Correspondence address

Home telephone number

Work telephone number

Mobile telephone number

E-mail address

Residential status

Owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	With parents	<input type="checkbox"/>	With parents	<input type="checkbox"/>
				relatives/friends		relatives/friends	

Time at current address

years months	years months
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Previous address(es) (if less than three years at current address)

Time at previous address(s)

years months	years months
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B. YOUR CURRENT INCOME

First Applicant

Second Applicant

Please indicate if the following incomes are Guaranteed (G), Regular (R) or Irregular (I), by ticking the appropriate box:

	AMOUNT	(G)	(R)	(I)		AMOUNT	(G)	(R)	(I)
Gross basic wage/salary per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gross basic wage/salary per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Overtime per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonuses per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Bonuses per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commissions per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Commissions per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other income* per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other income* per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total income gross per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Total income gross per annum	€ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total of joint financial income if appropriate per annum	€ <input style="width: 80%;" type="text"/>				Total of joint financial income if appropriate per annum	€ <input style="width: 80%;" type="text"/>			
Total of NETT income (net of tax & PRSI) per month	€ <input style="width: 80%;" type="text"/>				Total of NETT income (net of tax & PRSI) per month	€ <input style="width: 80%;" type="text"/>			

*Please state nature of other income

C. EMPLOYMENT DETAILS

If self employed, in partnership or director in private company - See Section D

Occupation - Full time or permanent? Y or N	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employer's name	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Address	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
Telephone number	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Nature of business	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Length of service with this employer	<input style="width: 40%;" type="text"/> years <input style="width: 40%;" type="text"/> months	<input style="width: 40%;" type="text"/> years <input style="width: 40%;" type="text"/> months
Previous Employment Details	<div style="border: 1px solid black; padding: 2px;"> Name and address of previous employer <input style="width: 100%; height: 15px;" type="text"/> <input style="width: 100%; height: 15px;" type="text"/> <input style="width: 100%; height: 15px;" type="text"/> </div>	
Occupation	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Length of service with this employer	<input style="width: 40%;" type="text"/> years <input style="width: 40%;" type="text"/> months	<input style="width: 40%;" type="text"/> years <input style="width: 40%;" type="text"/> months

D. SELF EMPLOYED DETAILS

To be completed if self employed, in partnership or director in private company

Name of firm/company	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Address	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
Nature of business	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
How long has the business been established?	<input style="width: 40%;" type="text"/> Length of time involved <input style="width: 40%;" type="text"/>	<input style="width: 40%;" type="text"/> Length of time involved <input style="width: 40%;" type="text"/>
Percentage shareholding or partnership interest	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Name of accountant	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Trading name	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Address	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> Tel. no. <input style="width: 40%;" type="text"/> Fax no. <input style="width: 40%;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> Tel. no. <input style="width: 40%;" type="text"/> Fax no. <input style="width: 40%;" type="text"/>
3 years audited accounts available	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Tax affairs up to date	Yes <input type="checkbox"/> No <input type="checkbox"/>

E. FINANCIAL DETAILS

First Applicant

Second Applicant

Current Bank/Building Society
Address

Account type(s)

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Account number

--

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Sort Code

--	--	--	--	--	--

--	--	--	--	--	--

How long have you held this account?

years	months
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years	months
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Existing Mortgages, Other Loans & Commitments

Have you had a mortgage in the last 12 months Yes No Number of mortgages held

Mortgage 1

Mortgage 2

Mortgage 3

Inception Date

Inception Date

Inception Date

Term of mortgage

Term of mortgage

Term of mortgage

Estimated Sale Price €

Estimated Sale Price €

Estimated Sale Price €

Are you selling? Yes No

Are you selling? Yes No

Are you selling? Yes No

Name of lender

Mortgage account no.

Address of Lender

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Property value €

€

€

Balance due

€

€

Original loan amount €

€

€

Year purchased / /

/ /

/ /

Payment per month €

€

€

Address of property

Type of mortgage

If fixed, for how long?

rental income?

Is any property registered in any name other than the applicants Yes* No

*If yes please give details _____

Please tick box in whose name financial commitments have been incurred (if joint commitment please tick both boxes)

Financial Institution	1st Applicant	2nd Applicant	Amount owing	Monthly payment	Purpose of loan e.g. car, holiday etc.	To be refinanced
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Rent	Yes <input type="checkbox"/>	No <input type="checkbox"/>		€ <input type="text"/>		
Maintenance payments (if separated/divorced)				€ <input type="text"/>		
TOTAL				€ <input type="text"/>		

F. DETAILS OF YOUR CREDIT HISTORY

	First Applicant	Second Applicant
Have you ever been refused a mortgage on this or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a court order registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been insolvent, declared bankrupt or made any arrangements with creditors or any other action pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How many payments have you missed on your mortgage?	Past 12 mths <input type="text"/> Ever <input type="text"/>	Past 12 mths <input type="text"/> Ever <input type="text"/>
How many payments have you missed on your any other loan? <i>(please state the most payments missed on any one loan)</i>	Past 12 mths <input type="text"/> Ever <input type="text"/>	Past 12 mths <input type="text"/> Ever <input type="text"/>

Complete Section K if you have indicated any missed payments above.

G. DETAILS OF MORTGAGE REQUIRED

Purpose of mortgage (please specify)

*Where Title Insurance, please complete section O

First time buyer Yes No Yes No

If joint application, is title of property to be in joint names Yes No

If you are purchasing a property, please complete Section 1. Alternatively, if you are re-mortgaging or require funds for other purposes, please complete Section 2 below.

Section 1 (purchase only)		Section 2 (re-mortgage only)	
Purchase price/cost of building	<input type="text"/>	Mortgage required	€ <input type="text"/>
Site price (if applicable)	<input type="text"/>	Savings*	€ <input type="text"/>
Legal & stamp duty (if applicable)	<input type="text"/>	Grant	€ <input type="text"/>
Repairs / renovations	<input type="text"/>	Gifts	€ <input type="text"/>
Other costs*	€ <input type="text"/>	Other funds*	€ <input type="text"/>
Total expenditure	€ <input type="text"/>	Total finance	€ <input type="text"/>
		Remortgage amount	€ <input type="text"/>
		Property value	€ <input type="text"/>
		Loan value %	<input type="text"/> %
		Year of original purchase	<input type="text"/>
		Age of property	<input type="text"/>

*Please supply details of other costs and/or savings, or other funding sources

What type of repayment method do you require? Annuity Endowment Pension

(Supply details) Interest Only (Initial years) Other

Mortgage term Years

Type of loan required Variable Fixed for _____ years Tracker Split

Discount Variable Other

L. DECLARATIONS AND SIGNATURES

I/We declare that:

- ◆ The information given in this form is true and complete to the best of my/our knowledge and belief, whether completed by me or otherwise and all facts relevant to this application have been disclosed.
- ◆ There are no existing loan or advances in my/our names with any lender other than declared in this form.
- ◆ I/We have no convictions or pending prosecutions relating to acts of dishonesty, such as theft or fraud.
- ◆ I/We will notify Mortgage Broker Solutions of changes to information provided prior to the loan being drawn down.

I/We authorise you:

- ◆ To make any enquires necessary to confirm the information given in this form and for credit assessment.
- ◆ Where done in the interests of fraud prevention, to make such enquires as necessary in relation to my/our mortgage application and to disclose information provided by me/us in this application.

I/We agree:

- ◆ To securitisation of our mortgage, at the lenders discretion, and to disclosure of my/our name, address and other information relevant to the loan.
- ◆ This information will only be disclosed to a lender on the understanding that it intends to participate in funding the mortgages and that the information will be kept confidential.
- ◆ The securitisation process involves packaging mortgages together and asking other financial institutions to share the credit risk and security. This would not affect the relationship between you and the lender, the lender would still be responsible for the administration of your mortgage.

I/We declare and agree that:

1. This form must not be construed as an offer on behalf of the lender and any advances offered may be revised or cancelled before the advance is paid.
2. I am/ We are 18 years and over.
3. I/We will pay any insurance charges necessarily incurred by the lender.
4. I/We authorise any enquires of my /our employer(s) or auditor / accountant or lenders or any other parties.
5. The rate of interest will be that which the lender is charging on the date on which the loan cheque is drawn down and subsequently the rate and repayment may vary within the terms of the mortgage.
6. I/We will not let the property or use it for any other business purpose without the lenders consent in writing.
7. No responsibility can be accepted by the lender for the condition of the property.
8. I/We acknowledge that by this loan application(s) form, I/we have been informed by the lender in writing that any insurance which the lender requires to be effected or maintained on the property may be effected or maintained by me/us with any insurer and with any agency or any intermediary subject to the lenders requirements.
9. I/We further authorise the lender to supply such information as I/we have given to the lender to an insurance company, if it is necessary to obtain a suitable indemnity policy, or any other insurance.
10. I/We authorise the lender to send my/our solicitor copies of any letter issued by the lender to me/us on foot of the application and any other information in the lenders possession relevant to this application.
11. I/We understand that I/we should not rely on the lenders valuation report in any way in deciding whether or not to purchase the property and that the lender's valuation shall not be construed as reasonableness of purchase price for value. I/we understand that if, contrary to the lenders recommendation, I/we do not request or obtain a fuller report for my/our own purposes, I/we run the risk that the property may suffer from serious defects which are not mentioned in the lenders valuation report and that the report may be defective, or may be inadequate for my/our purposes. I/we further understand that should the lender grant a loan this shall not signify as an assurance or guarantee that the property is soundly constructed and free of defects.
12. I/We are aware and agree that this application form may be presented to more than one lender for underwriting.
13. I/We understand that I am /we are not guaranteed access to the lowest cost mortgage available in the market.
14. I/We will pay any expenses that may be incurred in dealing with this application.
15. I/We have read the mortgage related fees information sheet which I/we understand constitutes part of my/our mortgage application, where applicable.
16. I/We consent to and authorise the lender to release personal data relating to me/us and information relating to all transactions between the lender or any subsidiary company of the lender and I/us including credit references to any person or body including any credit information agency whether for the purpose of a loan transfer and securitisation scheme or otherwise.
17. I/We understand the lenders right to decline this application without giving a reason or without entering into correspondence.
18. 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 the lenders possession including correspondence and the records of other communications between a lender and an individual having a qualifying mortgage loan. Should you qualify for TRS, your monthly TRS payment will be lodged to your bank account on the same day that you make your mortgage payments.
19. I/We understand that this mortgage application will be processed and packaged on behalf of the agent/broker and lender by Mortgage Broker Solutions.

For the purpose of the Consumer Credit Act 1995

I/We consent, for the purpose of Section 45 of the Consumer Credit Act, 1995 to any notice or written communication connected with this Mortgage Application being sent to any member of my/our family/families or to my/our employer(s), accountant(s), solicitor(s), or agents(s) or any other person I/we may designate for this purpose. I/We also consent, for the purpose of Section 46 of the Consumer Credit Act, 1995 to any communications by telephone and to any visit from the lender or any person acting on the lender's behalf at my/our place(s) of employment or business at any time.

I/We hereby further consent, for purposes of Section 46 of the Consumer Credit Act, 1995 to telephone call or visit from the lender or any person acting on the lender's behalf to my/our employers or any member of my/our family/families. In particular, immediately prior to drawdown of the loan, I/we consent to the lender contacting my/our employer(s) or accountant(s) by telephone in order to re-affirm my/our employment or business trading status.

Signatures: Applicant 1 _____ Applicant 2 _____
Date _____ Date _____

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

M. DATA PROTECTION ACT

IFG Investment & Mortgage Services Ltd., t/a Mortgage Broker Solutions ("Mortgage Broker Solutions") is a joint venture company owned equally by IFG Group plc and GE Capital Woodchester Ltd. Mortgage Broker Solutions shall comply with its obligations under the Data Protection Act, 1988, the European Communities (Data Protection) Regulations, 2001 and the Data Protection (Amendment) Act, 2003 (as may from time to time be amended, replaced, supplemented or re-enacted) and all applicable data protection legislation in respect of the details, information and personal data provided by you in this application form (the "Data").

The Data shall be used by Mortgage Broker Solutions, its agents, lenders and First American Title Underwriting Ireland Ltd., (where applicable) in order to process this mortgage application and provide mortgage facilities to you.

The applicant(s) agree(s) that Mortgage Broker Solutions may hold and possess by computer or otherwise, the Data provided by you in this application, together with any additional Data. The applicant(s) also agrees that Mortgage Broker Solutions may use this data, and disclose this data as part of a mailing list to carefully selected third parties (including GE Capital Woodchester Ltd., and other companies in the IFG Group), to provide information about other products which may be of interest to you.

App 1: Mail	Yes	No	Phone	Yes	No	Email	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
App 1: Mail	<input type="checkbox"/>	<input type="checkbox"/>	Phone	<input type="checkbox"/>	<input type="checkbox"/>	Email	<input type="checkbox"/>	<input type="checkbox"/>

CONSUMER CREDIT ACT

The Consumer Credit Act 1995, was enacted to protect and inform the consumer on a number of issues, one of which was mortgages. The following information section must be read by all applicants completing this application form not only as a requirement of the Consumer Credit Act but also as an integral part of our Customer Care commitment to you.

MORTGAGE RELATED FEES

As your mortgage application form will be used to analyse the lender who is best suited to your needs, we also supply you with detailed information as to the individual costs incurred by each lender. As these costs may change from time to time the information is given to you on a separate information sheet which while separate does constitute part of the application form.

All fees may be paid in advance of the completion of the loan if you so wish. Your Solicitor will also provide you with a figure for the costs which will arise in respect of stamp duty and other fees. These costs will vary depending for example, on the amount of the mortgage loan and whether the land is registered or unregistered.

PROPERTY VALUATION

Valuations are carried out for the sole purpose of establishing the market value of the property and its suitability as security for the loan. It is for use by the lending institution only, and is not a structural survey of the property, nor does it assure or guarantee that the house is free from any structural defect. All lending institutions recommended that you arrange for an independent structural survey to be carried out.

In the event that you have paid the lending institution the valuation fee and your loan application is not accepted, the valuation fee paid by you will be refunded by the lending institution. The valuation report will indicate the reinstatement value of the property and this will be the figure used by the lending institutions as the minimum amount of cover allowable for property insurance purposes for issue of the loan cheque.

CUSTOMER CARE

You as a valued customer are entitled to best advice. To help us to help you with your financial planning for the future the information provided to us by you, will enable us to analyse your needs and make the recommendations best suited to your requirements. Please do not hesitate to ask questions at any time if the information given is unclear to you, or, if there is any particular area you are unsure of. All of the detailed information provided by you is dealt with in the strictest confidence. If you require a commercial mortgage, your mortgage advisor will be more than happy to supply you with all of the necessary information. All loans provided by the lenders are subject to satisfactory appraisal of status and financial standing, and require security over the property and suitable protection/savings policies on your life.

WARNING

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

VARIABLE RATE MORTGAGE: THE PAYMENT RATES ON A HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.
ENDOWMENT MORTGAGE: 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.
EARLY SURRENDER: IN THE EVENT OF EARLY SURRENDER OF THE LIFE INSURANCE POLICY IN RESPECT OF AN ENDOWMENT MORTGAGE, THE POSSIBILITY EXISTS THAT THE SURRENDER PROCEEDS COULD BE LESS THAN YOU HAVE PAID IN PREMIA AND OTHER CHARGES.

You may object free of charge at any time to the processing of the Data for direct marketing purposes by means of a request in writing to Mortgage Broker Solutions at Booterstown Hall, Booterstown, Co. Dublin.

Please inform us of any changes to your Data by contacting your mortgage advisor or Mortgage Broker Solutions at the above address.

You have the right of access to the Data by means of a written request to your mortgage advisor or Mortgage Broker Solutions at the above address and on payment of a nominal fee.

You also have the right to require your mortgage advisor and/or Mortgage Broker Solutions to correct any inaccuracies in the Data.

Telephone calls may be recorded for security and training purposes and monitored as part of our quality control procedures.

Please be advised that your mortgage broker will be in receipt of commission for processing this mortgage application. This will in no way affect the price of the product or service that you receive. Your mortgage broker may also charge you an arrangement fee for processing this application and you will be asked to sign an agreement for this fee should it be charged.

INSURANCES

Mortgage Protection Insurance is needed to repay the mortgage in the event of death except under the provisions as stated in Part IX, S.126 of the Consumer Credit Act 1995. Insurance of the mortgaged property is also required, this must be issued in the name(s) of the borrower(s) with the lender's interest noted for an amount not less than the reinstatement value specified in the valuation report. You are free to arrange such insurances with any Insurance Company or Intermediary of your choice.

INDEMNITY BONDS

An Indemnity Bond may be required if the mortgage value is greater than a set percentage of the house value. This percentage varies depending on the lender chosen. Please consult the mortgage information sheet to identify if a bond is required, and if so at what percentage.

Mortgage Undertakings

MBS holds an appointment in writing with following lenders;

- ☛ Allied Irish Finance
- ☛ Bank of Scotland (Ireland) Limited
- ☛ EBS
- ☛ First Active plc
- ☛ GE Capital Woodchester
- ☛ ICS Building Society
- ☛ IIB Homeloans
- ☛ Irish Nationwide Building Society
- ☛ Permanent tsb
- ☛ Ulster Bank

N. CUSTOMER CARE

You as a valued customer are entitled to best advice. To help us to help you with your financial planning for the future the information provided to us by you, will enable us to analyse your needs and make the recommendations best suited to your requirements. Because of this commitment to you, part of this application includes a Customer Care questionnaire. Please do not hesitate to ask questions at any time if the information given to you is unclear to you, or, if there is any particular area you are unsure of.

All of the detailed information provided is dealt with in strictest confidence.

The application which you are about to complete is unsuitable for Commercial mortgages, if you require this type of mortgage, your mortgage advisor will be more than happy to supply you with all of the necessary information.

All loans provided by the lenders are subject to satisfactory appraisal of status and financial standing and require security over the property and suitable protection/savings policies on your life.

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All fees may be paid in advance of the completion of the loan if you so wish. Your solicitor will also provide you with a figure for the costs which will arise in respect of Stamp duty and other fees. These costs will vary depending for example, on the amount of the mortgage loan and whether the land is registered or unregistered.

PROPERTY VALUATION

Valuations are carried out for the sole purpose of establishing the market value of the property and its suitability as security for the loan. It is for use by the lending institution only, and is not a structural survey of the property, nor does it assure or guarantee that the house is free from any structural

defect. All lending institutions recommended that you arrange for an independent structural survey to be carried out.

In the event that you have paid the lending institution the valuation fee and your loan application is not accepted the valuation fee paid by you will be refunded by the lending institution. The valuation report will indicate the reinstatement value of the property and this will be the figure used by the lending institutions as the minimum amount of cover allowable for property insurance purposes for issue of the loan cheque.

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An Indemnity Bond may be required if the mortgage value is greater than a set percentage of the house value. This percentage varies depending on the lender chosen. Please consult the mortgage information sheet to identify if a bond is required, and if so at what percentage.

DATA PROTECTION ACT

Please note that the information provided by you in this application, together with any additional information, will be stored on computer and may be used to provide you with information about other products either by ourselves or by a third party.

If you wish the information to be utilised for this purpose, please tick the box opposite.

Telephone calls may be recorded for security purposes and monitored as part of our quality control procedures.

Please be advised that your mortgage broker will be in receipt of commission for processing this mortgage application. This will in no way affect the price of the product or service that you receive. Your mortgage broker may also charge you an arrangement fee for processing this application and you will be asked to sign an agreement for this fee should it be charged.

WARNING

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

VARIABLE RATE MORTGAGE - THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

ENDOWMENT MORTGAGE - 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.

EARLY SURRENDER - IN THE EVENT OF EARLY SURRENDER OF THE LIFE INSURANCE POLICY IN RESPECT OF AN ENDOWMENT MORTGAGE, THE POSSIBILITY EXISTS THAT THE SURRENDER PROCEEDS COULD BE LESS THAN YOU HAVE PAID IN PREMIA AND OTHER CHARGES.

O. YOUR CONSENT - MORTGAGE ADVISOR

UNDER THE CONSUMER CREDIT ACT 1995, YOUR CONSENT IS REQUIRED FOR THE FOLLOWING:

I/We hereby consent and agree that its servants or agents may contact me/us and any member of my/our family personally or by phone as follows:

At Home	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
At Work	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Leave message at home	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Contact employer	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

I/We understand that my/our acceptance of any Letter of Approval will constitute a separate consent in compliance with Section 46 of the Consumer Credit Act 1995.

P. DIRECT DEBIT INSTRUCTION

I/We authorise you, until further notice in writing, to charge to my/our account with you, on the _____ of each month, unspecified amounts at the instance of the **Originator by Direct Debit**

The Manager
Full address of your Bank branch

Reference Number

Bank Sorting Code
Account Number

Signature(s)
Date

Your bank may decline to accept instructions to charge Direct Debits to certain types of Account other than current accounts.

FOR BANK USE ONLY

Reference Number	<input type="text"/>
Bank Title	_____
To	_____
Sorting Code	<input type="text"/>
Account Number	<input type="text"/>
Account Name	_____
For	_____
Manager	_____
Date	_____

Last Page of Application Form