

Thank you for choosing **HFS (Hiney Financial Services)** to arrange your mortgage. Please read through this application form carefully and remember to complete it in as much detail as possible. This will help us to respond to you quickly.

Attached to this application form you will find a **Declaration Authorisation and Consent Form** for each lender that we will be applying to. Please sign where indicated and return. HFS hold letters of appointment from PTSB, IIB Homeloans, ICS, AIB Finance and Leasing, First Active, Ulster Bank, ACC, Bank Of Scotland, and EBS.

Once we receive your completed application we hope to be in a position to provide you with an **'Approval in Principle'**. This is a letter from a mortgage provider confirming that your mortgage application has been approved in principle, but pointing out that they need to verify all the information supplied. If you haven't chosen your new home by this stage, your 'Approval in Principle' means that you can go home hunting with confidence.

HFS (Hiney Financial Services) is committed to providing a professional and efficient service to all our mortgage applicants. This means that we want to make the mortgage process as easy as possible for you. If you have any questions or queries about your application please do not hesitate to contact us.

Please tick the reason for your mortgage application:

- First Time Buyer Moving House Purchasing an Investment Property
Equity Release Re-Mortgage Other (please specify)

19 Terenure Park
Terenure, Dublin 6W
Tel 01 499 3000
Fax 01 499 3001
www.hiney.ie
info@hiney.ie



Personal Details

First Applicant

First Name(s)
Surname
Gender Male <input type="radio"/> Female <input type="radio"/>
Date of Birth / /
Nationality
Are you: <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widowed <input type="radio"/> Separated <input type="radio"/> Divorced <input type="radio"/>
Number of Dependents
Current Address
Tel. no. Home
Tel. no. Work
Mobile
Email
Previous Address (if less than 3 yrs at current address)

Second Applicant

First Name(s)
Surname
Gender Male <input type="radio"/> Female <input type="radio"/>
Date of Birth / /
Nationality
Are you: <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widowed <input type="radio"/> Separated <input type="radio"/> Divorced <input type="radio"/>
Number of Dependents
Current Address
Tel. no. Home
Tel. no. Work
Mobile
Email
Previous Address (if less than 3 yrs at current address)

Guarantor Details

NOTE: SOME MORTGAGE LENDERS MAY REQUEST THAT ANOTHER PARTY GUARANTEE THE LOAN. IF ANOTHER INDIVIDUAL IS TO GUARANTEE THE LOAN, PLEASE ENTER THEIR DETAILS IN THIS SECTION.

First Name(s)	Surname
Date of Birth	Tel. no. Home
Current Address	Tel. no. Work
	Mobile
	Email
Occupation	Basic Income
Relationship to Applicant(s)	

Occupation and Income

P.A.Y.E. only

Please return the attached Salary Certificate which should be completed by your employer(s) and return together with an original P60 for the preceding tax year and 3 recent pay slips.

First Applicant

Occupation		
Employer		
Employer's Address		
Length of Service	years	months

Second Applicant

Occupation		
Employer		
Employer's Address		
Length of Service	years	months

Gtd. = Guaranteed Reg. = Regular Irreg. = Irregular

gross per annum		Gtd.	Reg.	Irreg.	gross per annum		Gtd.	Reg.	Irreg.
Basic Salary / Wage	€				Basic Salary / Wage	€			
Overtime	€				Overtime	€			
Bonus	€				Bonus	€			
Commission	€				Commission	€			

IF LESS THAN ONE YEAR'S SERVICE IN CURRENT EMPLOYMENT, PLEASE COMPLETE THE FOLLOWING DETAILS:

Previous Occupation	Previous Occupation	
Previous Employer	Previous Employer	
Previous Employer's Address	Previous Employer's Address	
Length of Service	years	months

Self-employed only

Please provide your last 3 years' Certified / Audited Accounts or a Completed Accountants Report Form (attached) and confirmation that your personal / business tax affairs (PAYE / PRSI / VAT) are up to date.

First Applicant

Business Name	
Business Address	
Nature of Business	
Date Established	Period of Ownership
Percentage Shareholding	
Last Year Income	€
Previous Year Income	€

Second Applicant

Business Name	
Business Address	
Nature of Business	
Date Established	Period of Ownership
Percentage Shareholding	
Last Year Income	€
Previous Year Income	€

Additional Income

Please provide details of income from sources other than those mentioned in the previous section. These sources may include current or projected rental income, share dividends, etc.

First Applicant

Current Source
Amount per annum €
Projected Source
Amount per annum €

Second Applicant

Current Source
Amount per annum €
Projected Source
Amount per annum €

Savings

Please provide details of any Deposits / Investments / Life Policies / Shares you may have.

Applicant Name	Financial Institution / Description	Current Value €	Year A/C Opened

Financial Commitments

Please provide details of current personal borrowings, lease agreements etc.

Applicant	Financial Institution	Original Loan Amount €	Amount Now Owing €	Repayment Frequency (eg. monthly)	Repayment Amount €	Purpose of Loan	To be Refinanced
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>

First Applicant

Credit Cards Held (Visa, Mastercard, Store Cards etc.)

Second Applicant

Credit Cards Held (Visa, Mastercard, Store Cards etc.)

	First Applicant	Second Applicant
Are you obliged to pay alimony / child support / separation maintenance?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
If yes, please state the monthly amount		
Have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Have you any judgements registered against you personally?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Have any judgements been registered against a company of which you are a director?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

Bank Details

First Applicant

Bank Name	<input type="text"/>
Address	<input type="text"/>
National Sort Code	<input type="text"/> <input type="text"/> <input type="text"/>
Account Number	<input type="text"/>
Year Account Opened	<input type="text"/>

Second Applicant

Bank Name	<input type="text"/>
Address	<input type="text"/>
National Sort Code	<input type="text"/> <input type="text"/> <input type="text"/>
Account Number	<input type="text"/>
Year Account Opened	<input type="text"/>

Current Living Accommodation

	First Applicant	Second Applicant
Are you currently living in rented accommodation?	<input type="radio"/> € rent per month	<input type="radio"/> € rent per month
Are you currently living with family/friends?	<input type="radio"/> € rent per month	<input type="radio"/> € rent per month
Do you currently own a property?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Have you previously owned a property?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Do you currently have a mortgage?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
If no, have you had a mortgage in the last twelve months?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

IF YOU HAVE A MORTGAGE (OR HAVE HELD IN THE LAST 12 MONTHS) WITH A LENDER, PLEASE SUBMIT A STATEMENT SHOWING THE LAST 12 REPAYMENTS.

IF YOU OWN, HAVE SOLD, OR ARE DISPOSING OF A PROPERTY, PLEASE ADVISE US OF THE FOLLOWING:

Address of the property		<input type="text"/>
Year of purchase	<input type="text"/>	Agreed Sale Price or Estimated Value of Property
Name of present or most recent Lender	<input type="text"/>	Original Price € <input type="text"/>
Amount Borrowed €	<input type="text"/>	Amount Still Owing € <input type="text"/>
Monthly Repayment €	<input type="text"/>	Date Repaid (if applicable) <input type="text"/>

Mortgage Amount Required

PLEASE COMPLETE THIS SECTION IF YOU ARE PURCHASING OR BUILDING A PROPERTY

Costs		Source of Funds	
Purchase Price / Current Market Value	€	Savings	€
Site Price / Value (if building a property)	€	Equity (if selling a property)	€
Construction Cost (if building a property)	€	Gifts	€
Home Improvements / Repairs	€	Other Funds	€
Stamp Duty	€		
Legal Fees	€		
Other Costs	€		
Total	€	Total	€
Amount of Loan Required	€		

IF YOU ARE SWITCHING FROM AN EXISTING LENDER OR RELEASING EQUITY IN AN EXISTING PROPERTY, PLEASE COMPLETE THIS SECTION

Existing Mortgage Balance	€	Holiday Home	€
Home Improvements	€	Investment Property Purchase	€
Business Investment	€	Take over Existing Short Term Loan(s)	€
Overseas Investment	€	Other (please specify below)	€
		Total Mortgage Required	€

Please give details of 'Other' above

Type of Mortgage Required

Repayment
 Interest Only
 Pension Backed
 Endowment

Term in Years (5-40)

Tracker
 Fixed
 Variable
 Split Mortgage
 Discounted Variable

For fixed term products please provide details of the term and rate. Please note that fixed rates are subject to availability at date of drawdown.

(If fixed, state initial fixed period sought)

(If split loan, state split amounts required)

Property Details (Residential Properties Only)

Address of property to be mortgaged

Type of Property (Detached, Semi-detached, Apartment etc.)

Is the property Freehold Leasehold

Is the property newly constructed? Yes No

Do you intend to reside in the property? Yes No

Do you intend to let or part let the property? Yes No

Will any business activity be carried out at the property? Yes No

If yes, please provide details

Selling Agent / Contact for Valuation

Contact Telephone Number for Valuation

PLEASE COMPLETE THE REMAINDER OF THIS SECTION IF YOU ARE BUILDING YOUR OWN HOME, OR AN EXTENSION

Are you Building your own home Building an extension

Are you building by way of Fixed Price Contract Direct Labour

If you are building your own home, do you require stage payments? Yes No

If you are building your own home, is the property registered under the HomeBond or other builders' guarantee scheme? Yes No

Value of Site / Cost of Site

Builders Estimate of Cost

Solicitor

Name of Firm

Name of Solicitor

Address

Telephone

Fax

Checklist

Please take the time to review and complete the following checklist. This will help us to ensure that we receive all necessary documentation. In certain circumstances it may not be necessary to provide all the documentation below, while in other circumstances it may be necessary for us to request additional information.

	First Applicant	Second Applicant
Proof of Identity - Passport or Driving Licence	<input type="radio"/>	<input type="radio"/>
Proof of Residence - A recent Utility Bill*	<input type="radio"/>	<input type="radio"/>
Income Certificate completed by your Employer	<input type="radio"/>	<input type="radio"/>
P60	<input type="radio"/>	<input type="radio"/>
Last 3 Payslips	<input type="radio"/>	<input type="radio"/>
<i>* No more than 3 months old ie. ESB, Telephone, Credit Card Statement</i>		
Last 3 years audited accounts (for self-employed)	<input type="radio"/>	<input type="radio"/>
Statement of Affairs	<input type="radio"/>	<input type="radio"/>
Confirmation of Tax Affairs	<input type="radio"/>	<input type="radio"/>
Last 6 months Bank Statements	<input type="radio"/>	<input type="radio"/>
Copy of Separation Agreement or Divorce Details	<input type="radio"/>	<input type="radio"/>
Details of Term Loans	<input type="radio"/>	<input type="radio"/>
Copy of Mortgage Statement	<input type="radio"/>	<input type="radio"/>
Evidence of Deposit	<input type="radio"/>	<input type="radio"/>
Gift Letter	<input type="radio"/>	<input type="radio"/>

Declaration

I / we hereby declare that I / we have read and understand this part of the mortgage application form and that the information I / we have tendered herein is correct.

Signature of First Applicant	Date	/	/
Signature of Second Applicant (if applicable)	Date	/	/
Signature of Third Applicant (if applicable)	Date	/	/
Signature of Fourth Applicant (if applicable)	Date	/	/

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