



## **Mortgage Application Checklist**

### **Application Form**

- Complete in full and sign. Please ensure that all the Declarations are signed and fully completed

### **Income Verification - Employee (for each applicant)**

- Up to date salary certificate completed & stamped by employer within the last 6 months
- Three most recent payslips
- Most recent Employment Detail Summary for each applicant (formally P60 – can be found on your Revenue online system)

### **Income Verification - Self-Employed/Proprietary Director**

- Financial/audited accounts for the two most recent financial years signed by your Accountant
- Two most recent years tax returns (P21 or Notice Of Assessment or Chapter 4 Revenue Certificate with full completed Form 11)
- Tax Clearance Certificate

### **Bank Statements**

- 6 months continuous Current Account Bank Statements or e-statements for primary current account and any additional secondary current accounts
- Most recent Mortgage Statement (if applicable)
- Most recent Personal Loan Statements (if applicable)
- 6 months statements or e-statement Business Bank statements (if applicable)

### **Savings/Balance of Funds**

- 6 months continuous Savings Account Bank Statements or e-statements showing accumulation of savings balances (if applicable)
- Any other documentation required to verify savings record and/or the balance of funds required

### **Credit Card Statements**

- 3 months continuous Credit Card Statements or e-statements showing accumulation of savings balances

### **Other**

- Separation Agreements, Decree of Judicial Separation, Decree of Divorce, Deed of Waiver and/or other relevant court order
- Detailed estimates for any renovations (if applicable)

### **Identification**

#### **Photo ID**

- One form of photographic ID for each applicant - passport or driver's licence

#### **Address Verification**

- One utility bill or bank statement for each applicant - dated within past six months