



Just

Mortgages

Mortgages Finance Advice

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mortgage

application form

EXPLANATORY TEXT

This application form is divided into two parts. The first part captures information about you, the applicant. The second part gives information about mortgages offered by a given mortgage 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. It is very important that you disclose all relevant information to us. This will enable us to research the market for you and obtain the best and most appropriate mortgage for you.

You must complete part two of the application form in respect of each mortgage intermediary. A copy of part one will be attached and forwarded to each such mortgage lender. Please ensure that all applicants sign part one and two of the application.

Thank you very much for choosing Just Mortgages and we look forward to assisting you. Should you have any queries our highly qualified staff will be able to assist you. If for any reason whatsoever you wish to contact me please do so at mgilhooly@justfinance.ie or on 086 2212 419.

Thank you very much.



MICHAEL GILHOOLY
Managing Director

YOUR CONTACT AT JUST MORTGAGES

Name: _____

Address: _____

Telephone: _____ Fax: _____

Mobile: _____ E-mail: _____

**JUST MORTGAGES LIMITED IS A LICENSED MORTGAGES AND CREDIT INTERMEDIARY
REGULATED BY THE FINANCIAL REGULATOR.**

www.justfinance.ie

PART ONE

INFROMATION ABOUT APPLICANT

Please indicate the reason for your application

First time buyer Re-mortgage Purchase RIP
Let to Buy Top-up Switcher Other

If 'Other' please specify _____

SECTION A – PERSONAL DETAILS

APPLICANT ONE

Forenames: _____

Surname: _____

Other /Previous Names: _____

Title: _____

Date of Birth: (dd/mm/yyyy) _____

Nationality: _____

PPS Number: _____

Marital Status: _____

No. of Children: _____

Children's Age: _____

APPLICANT TWO

Forenames: _____

Surname: _____

Other /Previous Names: _____

Title: _____

Date of Birth: (dd/mm/yyyy) _____

Nationality: _____

PPS Number: _____

Marital Status: _____

No. of Children: _____

Children's Age: _____

CURRENT ADDRESS

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____

Country: _____

Time at address: _____ years _____ months

CURRENT ADDRESS

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____

Country: _____

Time at address: _____ years _____ months

CORRESPONDENCE ADDRESS

Same as above

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____

Country: _____

Time at address: _____ years _____ months

CORRESPONDENCE ADDRESS

Same as above

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____

Country: _____

Time at address: _____ years _____ months

CONTACT DETAILS

Home Telephone: _____

Work Telephone: _____

Mobile: _____

E-Mail: _____

CONTACT DETAILS

Home Telephone: _____

Work Telephone: _____

Mobile: _____

E-Mail: _____

SECTION B – INCOME & EMPLOYMENT

CURRENT INCOME

Gross basic wage / salary pa € _____
Overtime per annum € _____
Bonuses per annum € _____
Commissions per annum € _____
Other income per annum € _____

Total gross income per annum € _____
Total joint financial income pa € _____
Total NET income per month € _____
Nature of Income _____
Employment Status _____

EMPLOYMENT DETAILS

Occupation: _____
Employer's Name: _____
Address Line 1: _____
Address Line 2: _____
Address Line 3: _____
County: _____ Country: _____
Telephone Number: _____
Nature of Business: _____
Length of Service with employer: _____

PREVIOUS EMPLOYMENT

(if less than 1 year at current employer)

Employer's Name: _____
Address Line 1: _____
Address Line 2: _____
Address Line 3: _____
County: _____ Country: _____
Occupation: _____
Length of Service with employer: _____

CURRENT INCOME

Gross basic wage / salary pa € _____
Overtime per annum € _____
Bonuses per annum € _____
Commissions per annum € _____
Other income per annum € _____

Total gross income per annum € _____
Total joint financial income pa € _____
Total NET income per month € _____
Nature of Income _____
Employment Status _____

EMPLOYMENT DETAILS

Occupation: _____
Employer's Name: _____
Address Line 1: _____
Address Line 2: _____
Address Line 3: _____
County: _____ Country: _____
Telephone Number: _____
Nature of Business: _____
Length of Service with employer: _____

PREVIOUS EMPLOYMENT

(if less than 1 year at current employer)

Employer's Name: _____
Address Line 1: _____
Address Line 2: _____
Address Line 3: _____
County: _____ Country: _____
Occupation: _____
Length of Service with employer: _____

SELF EMPLOYED DETAILS

Name of Firm / Company: _____

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____ Country: _____

Nature of Business: _____

How long has the business been established: _____

Time involved: _____

Average profit over three years: € _____

% Shareholding / partnership interest: _____%

Name of accountant: _____

Name of accounting firm: _____

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____ Country: _____

Telephone number: _____

Fax number: _____

3 years audited accounts available: _____

Tax affaires up to date: Yes No

SELF EMPLOYED DETAILS

Name of Firm / Company: _____

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____ Country: _____

Nature of Business: _____

How long has the business been established: _____

Time involved: _____

Average profit over three years: € _____

% Shareholding / partnership interest: _____%

Name of accountant: _____

Name of accounting firm: _____

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____ Country: _____

Telephone number: _____

Fax number: _____

3 years audited accounts available: _____

Tax affaires up to date: Yes No

SECTION C – FINANCIAL & CREDIT HISTORY

Current Bank / Building Society: _____
 Address Line 1: _____
 Address Line 2: _____
 Address Line 3: _____
 County: _____ Country: _____
 Account Type: _____
 Account Number: _____
 Sort Code: _____
 I have held this account for: _____

Current Bank / Building Society: _____
 Address Line 1: _____
 Address Line 2: _____
 Address Line 3: _____
 County: _____ Country: _____
 Account Type: _____
 Account Number: _____
 Sort Code: _____
 I have held this account for: _____

SAVING ACCOUNT INFORMATION

Financial institution	A / C Number	Monthly Savings	App 1	App 2	Balance
_____	_____	€ _____	<input type="radio"/>	<input type="radio"/>	€ _____
_____	_____	€ _____	<input type="radio"/>	<input type="radio"/>	€ _____
_____	_____	€ _____	<input type="radio"/>	<input type="radio"/>	€ _____
_____	_____	€ _____	<input type="radio"/>	<input type="radio"/>	€ _____

MORTGAGE ONE

Inception Date:	
Mortgage Term:	
Est. Sale price:	
Are you selling this property:	
Name of Lender	
Mortgage A/C No.:	
Address of Lender:	
Property Value	€ _____
Balance Due:	€ _____
Year Purchased:	
Payments missed in the last 6 - 12 months	
Payment per month	€ _____
Rental Income per month	€ _____
Address of Property	
Type of Mortgage (annuity/interest only etc)	
Type of Rate (variable/fixed/interest only etc)	
Is property registered in any name other than that of applicant	

MORTGAGE TWO

Inception Date:	
Mortgage Term:	
Est. Sale price:	
Are you selling this property:	
Name of Lender	
Mortgage A/C No.:	
Address of Lender:	
Property Value:	€
Balance Due:	€
Year Purchased:	
Payments missed in the last 6 - 12 months	
Payment per month	€
Rental Income per month	€
Address of Property	
Type of Mortgage (annuity/interest only etc)	
Type of Rate (variable/fixed/interest only etc)	
Is property registered in any name other than that of applicant	

MORTGAGE THREE

Inception Date:	
Mortgage Term:	
Est. Sale price:	
Are you selling this property:	
Name of Lender	
Mortgage A/C No.:	
Address of Lender:	
Property Value	€
Balance Due:	€
Year Purchased:	
Payments missed in the last 6 - 12 months	
Payment per month	€
Rental Income per month	€
Address of Property	
Type of Mortgage (annuity/interest only etc)	
Type of Rate (variable/fixed/interest only etc)	
Is property registered in any name other than that of applicant	

FINANCIAL COMMITMENTS

How many existing loans do you have _____

Financial institution	Monthly Payment	Amount Owing	App 1	App 2	Purpose
_____	€ _____	€ _____	<input type="radio"/>	<input type="radio"/>	_____
_____	€ _____	€ _____	<input type="radio"/>	<input type="radio"/>	_____
_____	€ _____	€ _____	<input type="radio"/>	<input type="radio"/>	_____
_____	€ _____	€ _____	<input type="radio"/>	<input type="radio"/>	_____
Rent € _____	Maintenance Payments € _____	Total € _____			

CREDIT HISTORY

Have you ever:	App 1	App2
Been refused a mortgage on this or any other property	<input type="radio"/>	<input type="radio"/>
Had a court order against you	<input type="radio"/>	<input type="radio"/>
Been insolvent, declared bankrupt or made arrangement with creditors or any other actions pending	<input type="radio"/>	<input type="radio"/>
Had arrears on your existing mortgage with the last 24 months	<input type="radio"/>	<input type="radio"/>
Details: _____		

PART TWO SECTION D – MORTGAGE DETAILS

CUSTOMER TYPE

		YES	NO
First Time Buyer	Max Approval Required	<input type="radio"/>	<input type="radio"/>
	First Applicant	<input type="radio"/>	<input type="radio"/>
	Second Applicant	<input type="radio"/>	<input type="radio"/>
If joint application, is title of property to be in joint names		<input type="radio"/>	<input type="radio"/>

SECTION ONE (Purchase Only)

Purchase price / cost of Buildings € _____

Site Price (if applicant) € _____

Legal & Stamp Duty (if applicable) € _____

Repairs / Renovations € _____

Other costs € _____

Total Expenditure € _____

Total Finance € _____

Savings € _____

Grant € _____

Gifts € _____

Other funds € _____

SECTION TWO (Re-mortgage Only)

Re-mortgage amount € _____

Property value € _____

Loan Value % _____

Year of original purchase _____

Age of property _____

Mortgage required € _____

Purpose of additional advance _____

MORTGAGE

What type of repayment method do you require _____

Mortgage term _____

Loan amount € _____

Type of rate required _____

Fixed for _____

Commence Date _____

SOLICITOR

Solicitor Name _____

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____ Country: _____

Telephone number _____ Fax number _____

DX number _____

SECTION E – PROPERTY DETAILS

PROPERTY

Address Line 1: _____

Address Line 2: _____

Address Line 3: _____

County: _____ Country: _____

Type of property _____

NUMBER OF ROOMS

Living rooms _____ Dining rooms _____

Bedrooms _____ Bathrooms _____

Kitchens _____ Utility rooms _____

IF BUYING OR BUILDING A NEW PROPERTY

Homebuilders Bond

Direct labour construction

Part of a development

Stage payment required

Is fixed price contract in place

Number of payments _____

Tenure of property Freehold Leasehold

Architect's level of supervision

Vacant possession Yes No

Number of years remaining on lease _____

HB47 / architects certificate available

Age of property _____

Type of construction _____

Private Owner Occupation Only Yes No Purpose _____

ESTATE AGENT DETAILS

First name _____

Address Line 1 _____

Last name _____

Address Line 2 _____

Telephone number _____

Address Line 3 _____

County _____

Country _____

VALUERS DETAILS

First name _____

Address Line 1 _____

Last name _____

Address Line 2 _____

Telephone number _____

Address Line 3 _____

County _____

Country _____

CONTACT FOR ACCESS FOR VALUATION

First name _____ Address Line 1 _____
Last name _____ Address Line 2 _____
Telephone number _____ Address Line 3 _____
County _____ Country _____

ARCHITECT DETAILS

Name _____ Telephone number _____

BUILDER DETAILS

Name _____ Telephone number _____

SECTION F – ALTERNATIVE LENDING

PLEASE COMPLETE THIS SECTION IF ALTERNATIVE LENDING IS SOUGHT

Have you had a mortgage on any other property than previously detailed? Yes No

If yes, please give details _____

Have there ever been any missed Repayments or revoked Credit Cards or Judgements? Yes No

If yes, please specify by completing the following:

1. Current Mortgage - Highest Number of Installment Arrears in last 12 months € _____

2. Current Mortgage - Highest Number of Installment Arrears in last 6 months € _____

3. Other Facilities - Highest Number of Other Arrears in last 12 months € _____

Have any judgment proceedings relating to debt ever been brought against you or any Judgments made against you? Yes No

If yes, please specify by completing the following:

1. Judgments - Total Value Judgments Outstanding in last 24 months € _____

Have you ever had a mortgage application declined on this or any other property? Yes No

If yes, please give Details _____

Are there any matters which should be brought to the Lenders Attention? Yes No

If yes, please give Details _____

SECTION G – DECLARATIONS

COMMENTS & DECLARATIONS

Declarations have been signed Yes No
Customer has consented to Consumer Credit Act Yes No
Customer has consented to Data Protection Act Yes No

CONSENTS BY APPLICANTS TO BROKER

At Home
At Work
Leave message at home
Contact employer
Email
SMS
Consented to be contacted

DIRECT DEBITS

Day of Month to Debit Account _____

BANK DETAILS

Bank Name _____
Name(s) of Account Address Line 1 _____
Bank Sort Code Address Line 2 _____
Account Number Address Line 3 _____
County _____ Country _____

CUSTOMER ADDRESS

Address Line 1 _____ Date Signed _____
Address Line 2 _____
Address Line 3 _____
County _____ Country _____

GUARANTOR DETAILS

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 _____ Home Telephone _____
Address _____ Work Telephone _____
Mobile _____ Phone _____
E-mail _____
Occupation _____ Basic Income € _____
Relationship to applicant(s) _____

PART ONE DECLARATION

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

Signed _____ Dated _____
Applicant One

Signed _____ Dated _____
Applicant Two

SECTION H – CONCLUSION

PROPERTY ONE

Bank _____ Product _____

Reasons why _____

Term _____ Interest Rate _____

Other conditions _____

Reasons why _____

Agreed course of action _____

PROPERTY TWO

Bank _____ Product _____

Reasons why _____

Term _____ Interest Rate _____

Other conditions _____

Reasons why _____

Agreed course of action _____

PROPERTY THREE

Bank _____ Product _____

Reasons why _____

Term _____ Interest Rate _____

Other conditions _____

Reasons why _____

Agreed course of action _____

Signed _____ Name _____ Date _____

Just Mortgages Limited

Signed _____ Signed _____

Applicant One

Applicant Two

Date _____ Date _____

Just Mortgages Limited is licensed by the Financial Regulator as a mortgage and credit intermediary. Your home is at risk if you not keep repayments up to date. The information gathered herein form the basis of an application to a financial institution on your behalf. Please note that all recommendation given by Just Mortgages do not represent binding offer of facilities which are subject to formal approval by the relevant lending institution.