

Approval In Principle Checklist



Broker Name
Broker Phone Number
Broker Email Address

Mortgage Loan Account Number:

	1 st Applicant	2 nd Applicant
Print name	<input type="text"/>	<input type="text"/>

Date

The following list details the standard documentation required to progress a mortgage application. Further information may be required based on the customer's circumstances or to further clarify any documentation or information submitted before we can consider the application complete.

Standard Documentation	Applicant 1	Applicant 2
Declaration, most recent as per our website – Fully Completed and Signed		
Copy of Haven Affordability Calculator		
Stamped CCR Document (Payslip/EDS)		
PAYE Income Verification Requirement		
Salary Cert – Dated, Stamped and Signed by Payroll/HR (Must be within 6 months of submission)	DD/MM/YYYY	DD/MM/YYYY
3 Consecutive Payslips, Most Recent (Must be within 2 months of submission)	DD/MM/YYYY DD/MM/YYYY DD/MM/YYYY	DD/MM/YYYY DD/MM/YYYY DD/MM/YYYY
Most recent EDS		
When variable Income is being factored and/or Non-Permanent/Contract employment - 3 years EDSs are required.	20XX 20XX 20XX	20XX 20XX 20XX

Standard Documentation	Applicant 1	Applicant 2
Self Employed Income Verification Requirement		
3 years most recent Certified Accounts (Certified by Accountant)	20XX 20XX 20XX	20XX 20XX 20XX
Most recent 3 years Revenue Acknowledged Form 11's	20XX 20XX 20XX	20XX 20XX 20XX
Business Current Account Statements – 6 months (Must be within 2 months of submission)	From: DD/MM/YYYY To: DD/MM/YYYY	From: DD/MM/YYYY To: DD/MM/YYYY
Business Loan Account Statements – 6 months (Must be within 2 months of submission)	From: DD/MM/YYYY To: DD/MM/YYYY	From: DD/MM/YYYY To: DD/MM/YYYY
Tax Confirmation (ROS or Letter from Accountant)	DD/MM/YYYY	DD/MM/YYYY
6 Months Personal Statements Requirement		
Main Working Current Account (Must be within 2 months of submission)	From: DD/MM/YYYY To: DD/MM/YYYY	From: DD/MM/YYYY To: DD/MM/YYYY
Regular Saver/Investment Accounts (Must be within 2 months of submission)	From: DD/MM/YYYY To: DD/MM/YYYY	From: DD/MM/YYYY To: DD/MM/YYYY
Mortgage Statements (Must be within 2 months of submission)	From: DD/MM/YYYY To: DD/MM/YYYY	From: DD/MM/YYYY To: DD/MM/YYYY
Loan Statements (Must be within 2 months of submission) (Will be required if not evident on CCR and repayment evident from the bank account)	From: DD/MM/YYYY To: DD/MM/YYYY	From: DD/MM/YYYY To: DD/MM/YYYY
Credit Card Statements (Must be within 2 months of submission) (Will be required if not evident on CCR and repayment evident from the bank account)	From: DD/MM/YYYY To: DD/MM/YYYY	From: DD/MM/YYYY To: DD/MM/YYYY
Self Build/Structural Renovations		
Letter of Supervision (Calculated Correctly)		
Fixed Price Contract (RIAI/Law Society)		
Architects/Engineers PI		
1/ Notification Grant With Conditions 2/ Final Grant Of Planning Permission		

Non-Standard Documentation	Applicant 1	Applicant 2
Contract Employee		
Signed Copy of Employment Contract		
CV Style Background		
3 years EDS	20XX 20XX 20XX	20XX 20XX 20XX
Additional Docs- Maternity Leave/Other Leave		
Employer Return to Work Letter – Confirming Return Date and No Change to Salary		
FX Documentation (Translated)		
Foreign Credit Check – Dated Within 6 months		
CV Style Background		
3 years EDS	20XX 20XX 20XX	20XX 20XX 20XX
Separated/Divorced		
SEPARATION AGREEMENT		
Source of Balance of Funds		
Deposit (Copy of Receipt & Source of Funds)		
Share Certificates		
Haven Gift Letter Template Site/Equity/Cash		
Help To Buy Scheme (Access Code, Application Code & Developer Name)		
Savings		
Residency Status		
Stamp 1 – (Refer to Business Manager)		
Stamp 4		
Certified Customer Identification		
Current Valid Passport or Current Driving Licence - Name, Date of Birth & Country of Birth Must Match The System Exactly		
Current Utility Bill or Current Bank/Financial Institution Statement (must be dated within 6 months) - Correspondence Address Must Match The System Exactly		

Non-Standard Documentation	Applicant 1	Applicant 2
Tax Position		
If in receipt of any non PAYE income, whether used in the application or not, one of the following documents is required to confirm tax position in order:		
1. ROS Charges and Payments statement which confirms tax paid or		
2. A letter of confirmation from an external accountant confirming tax affairs are in order including confirmation of any Revenue instalment arrangement that might be in place regarding tax arrears		
3. For PAYE Applicants, not registered on ROS, the most recent statement of liability with payment details.		
4. For Self Employed Business, accountants letter confirming there is no debt in the business and that the company is solvent and liquid and the business is not loss making.		

Reduced Documentation for Switcher and Top Ups	Applicant 1	Applicant 2
PAYE		
Salary Cert – Dated, Stamped and Signed by Payroll/HR (Must be within 6 months of submission)		
3 Consecutive Payslips, Most Recent (Must be within 2 months of submission)		
No EDS required*		
3 Months Personal Current Accounts Required** (Must be within 2 months of submission)		
6 Months Mortgage and Loan Statements*** (Must be within 2 months of submission)		
Self- Employed		
2 years most recent Certified Accounts (Certified by Accountant)		
Most recent 2 years Revenue Acknowledged Form 11's		
3 months Personal and Business Current Accounts** (Must be within 2 months of submission)		
6 Months Mortgage and Loan Statements (Must be within 2 months of submission)		
Tax Confirmation (ROS or Letter from Accountant)		

*If looking to factor variable income 3 years EDS are required.

**If proven repayment capacity not evident, 6 months current accounts may be sought.

***Latest annual statement will suffice once mortgage is on the CCR and 6 months repayments are evident in 6 months current account statements.