



# Standard Financial Statement

If you'd like help filling in this form more quickly  
**talk to one of our experts on 0818 280 280**

# Completing your Standard Financial Statement (SFS)

The information provided in the SFS is a vital first step in helping you decide what to do next. It takes **around 44 minutes** to complete an SFS, but many of our customers complete it faster.

To complete this form please gather all relevant documents including **bills, statements, 1 month's payslips and a calculator**. Please fill in the whole document, if there is a section that does not apply to you please write N/A in large letters across that section

The SFS contains 3 sections, please fill out each section as accurately as possible. These sections are:

## Your Details & Finances

To ensure a quick response, you will need to complete some personal information. You also need to give us an up to date view of your finances.



## Your Borrowings

To help us understand your borrowings we will ask for details of your current payments and assets. Please provide accurate information so we can process your situation correctly.



## Your Signature

This section outlines how we will use the information provided. Please ensure all borrowers named on the loan account have signed and dated this section. This will ensure we can start to consider your application.



## What happens next?



We receive a completed SFS and supporting documentation



We will review the application and contact you if there is anything missing



We will contact you about your application and explain next steps



If we cannot offer you an alternative repayment arrangement we will inform you of the reasons for our decision



# Information to help you with completing the Standard Financial Statement (SFS).

## Please read carefully

To complete the SFS, please use the Guide to completing a Standard Financial Statement published by the Central Bank and available on its website [here](#)

We at HAVEN are committed to working with customers who are in or facing financial difficulties to find a solution where that is possible. Before you complete this Standard Financial Statement (**SFS**), please read the following information which will assist you with understanding the document.

## What is this Standard Financial Statement?

This SFS helps you set out your financial situation. After you complete it, we will assess your information as part of the Mortgage Arrears Resolution Process (**MARP**). We will then explore what type of alternative repayment arrangement (**ARA**), from the options we offer, that is appropriate and sustainable for your individual circumstances. While it may look like a lot of information to provide, we only ask for the information we really need to help us to assess your financial situation and find, when possible, a suitable solution for you.

## Where can I find more information on MARP?

Our MARP booklet [here](#). The MARP booklet also provides useful information in the case where no alternative solution is offered to you.

The Central Bank's guide to the CCMA which outlines your protections when experiencing difficulties with your mortgage [here](#)

## What supports are available to help me complete the SFS?

Check our website for the range of the supports we provide: [here](#)

The **Central Bank's Guide to completing a Standard Financial Statement**: [here](#)

The **Money Advice and Budgeting Service (MABS)**: MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through the document and give advice about the supporting documents you may need to provide.

Call the MABS helpline on 0818 072 000 and/or visit [here](#)

**Abhaile** is a service to help homeowners find a resolution to home mortgage arrears. Depending on your situation, Abhaile provides vouchers for you to get financial advice, legal advice or insolvency advice and help from experts. The vouchers are available through MABS.

**Mortgage to Rent (MTR)** is a government scheme to help homeowners who are at risk of losing their homes due to mortgage arrears. The MTR scheme is a social housing option only available if you are eligible for social housing support and your mortgage is unsustainable.

For more information visit [here](#)

**Other debt advisory services like a financial adviser:**

If you decide that you want a MABS adviser or a lawyer, accountant or financial adviser to act for you, we ask that you agree in writing for us to contact them. We will then work with them directly and no longer contact you except in relation to matters other than your arrears situation.

**Other resources:**

You can also check the website of the Competition and Consumer Protection Commission (CCPC) for useful information about loans and mortgages. [here](#)

## Who do I contact if I have a question?

If you have any questions, please contact us at **0818 280 280**. We have specially trained staff to deal with customers experiencing financial difficulties, and can help you with completing your SFS.

## What's in the SFS?

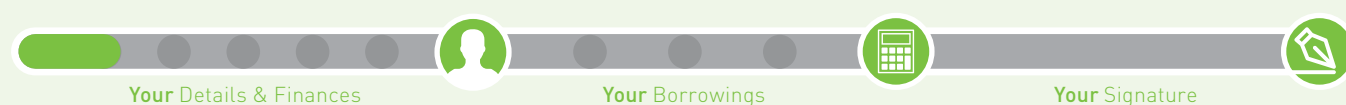
Please fill out all sections of the SFS fully and accurately and provide any documents that we may need to assess your financial circumstances. Any missing documents will slow down the assessment of your SFS. The Table below outlines the content of each section of the SFS along with key points for you to note.

**For information**, all the terms in [blue](#) are explained in **Appendix 1** available at the end of this document. Please refer to this Appendix as you complete the SFS.

**Appendix 2** provides a checklist of all documents which may be required to complete your SFS. Please note we may request additional documents from you if necessary to the assessment of your SFS.

Section:	This section asks for?	Tick when completed
Section A: My details	Details about your personal circumstances, your name, address, occupation and the number of people living in your household.	<input type="checkbox"/>
Section B: My mortgage	Details about your mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property you own. This section also helps you to better understand the key elements of your mortgage.	<input type="checkbox"/>
Section C: My monthly income	Details on all your monthly income.	<input type="checkbox"/>
Section D: My monthly household expenditure	Details of all your expenditure or outgoings, calculated on a monthly basis. Details of all expenses that may be incurred during the expected period of financial difficulty should be included in the SFS	<input type="checkbox"/>
Section E: My monthly debt payments	Details about monthly amounts of all your other debt repayments (other than your mortgage repayment on your primary residence).	<input type="checkbox"/>
Section F: My other properties	Details on properties you own which are not your primary residence.	<input type="checkbox"/>
Section G: My other assets	Details of all other assets you own, either on your own or with someone else for example savings, cars, and shares.	<input type="checkbox"/>
Section H: Summary of your SFS	This section will help you to review the figures you inputted in sections B, C, D and E.	<input type="checkbox"/>

## Your Progress



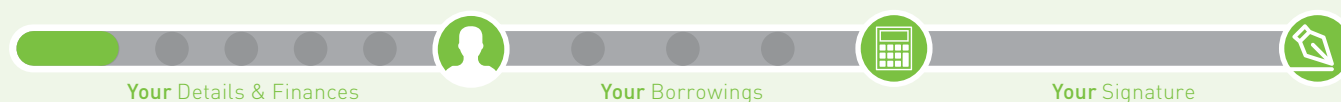


## Your Details & Finances

### Section A: My details

			Borrower 1	Borrower 2
A1	Name			
A2	Correspondence Address			
A3	Property Address: (if different to correspondence address)			
		Please indicate preferred contact method		
A4	Home Telephone	<input type="checkbox"/>		
A5	Mobile	<input type="checkbox"/>		
A6	E-mail	<input type="checkbox"/>		
A7	Marital Status			
A8	Date of Birth		DD / MM / YYYY	DD / MM / YYYY
A9	Total number of all persons in household			
A10	No. and age of dependants	Dependant 1		
		Dependant 2		
		Dependant 3		
		Dependant 4		
A11	Are any of these dependants in third level education? [Yes/No] If Yes, please provide the number of expected years remaining.		Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>

### Your Progress



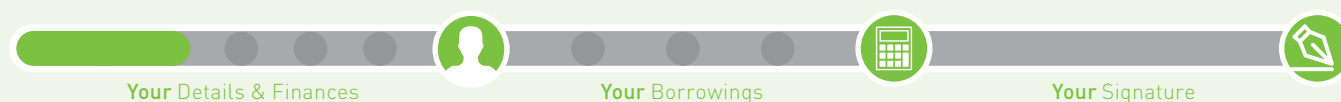


## Section B: My mortgage

This section relates to the mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property in the State you own.

B1	Mortgage Provider		
B2	Mortgage Account Reference Number(s)		
B3	Account reference of any other mortgage account(s) on your primary residence (for example top-up account)		
B4	Total outstanding mortgage balance (€) (do not include arrears) This total should include the balances of B2 and B3 (if applicable)		
B5	Estimated current value of primary residence (€)		
B6	Monthly mortgage repayments due (€)		H4
B7	Monthly mortgage repayments being paid (€)		
B8	Remaining term of mortgage		
B9	Current Interest Rate (%) Is this rate fixed, or variable? Please select Variable for tracker rate.	Fixed  Variable  Part fixed and part variable	<input type="radio"/>  <input type="radio"/>  <input type="radio"/>
B10	Arrears balance (€) (if applicable)		
B11	Is your mortgage currently <b>restructured</b> ? [Yes/No]	Y <input type="radio"/>	N <input type="radio"/>
B12	Do you have a Payment Protection Insurance policy? [Yes/No]	Y <input type="radio"/>	N <input type="radio"/>

### Your Progress





## Section C: My monthly income

		Borrower 1	Borrower 2	Total €	
C1	Gross monthly salary (for self-employed please refer to Revenue Form 11)				
C2	Net monthly salary (for self-employed please refer to Revenue Form 11)				
C3	Monthly social welfare benefits Please list under rows C3 a, b and c.				
C3(a)	Benefit - please specify				
C3(b)	Benefit - please specify				
C3(c)	Benefit - please specify				
C4	Child Benefit				
C5	Mortgage Interest Supplement				
C6	Working Family Payment				
C7	Maintenance received				
C8	Other (please specify)				
C9	Monthly rental income (from other properties) (report figure from F5)				
C10	Monthly income from non-property assets (report figure from G7)				
C11	Total monthly income (sum of C2 to C10)				H1

## Your Progress

30 mins left to complete



Why not call us if you need help on 0818 280 280



## Your Details & Finances



## Your Borrowings



**Your Signature**



**Call us on:** 0818 280 280

## Section D: My monthly household expenditure – Guidance

The figures you include in section D are based on your household's individual circumstances. When calculating the average monthly cost for each of the expenses, you should seek to include the examples of items listed below in your figure for 'average monthly cost'.

To calculate your monthly average costs consult the SFS Guide [here](#)

You only need to include costs that are relevant to your household.

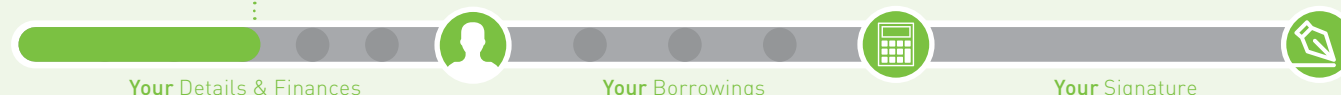
	Expense	Examples of items to include in average monthly cost figure
D1	Food	Groceries, takeaways and eating out (restaurants, cafés, canteens)
D2	Clothing	Clothes and footwear
D3	Personal Care	Personal hygiene, baby/infant costs and grooming items
D4	Health	Medicines and medical visits and appointments
D5	Household goods	Furniture, appliances, cleaning products
D6	Household services	Bin charges, household repairs and maintenance, local property tax, management fees, TV licence, TV channels and streaming services, bank charges or fees
D7	Communications	Phone (mobile and landline) and internet
D8	Education	Uniforms, books, school/college/course fees and contributions, extracurricular activities and costs linked to 3rd level accommodation.
D9	Transport	Petrol, motor tax, NCT, vehicle repairs and maintenance, parking and tolls, public transport costs (including school transport), taxis, rental costs
D10	Household Energy	Electricity and home heating
D11	Insurance and Pension	Any type of insurance, including motor, home, health, mortgage protection, payment protection, income protection, life assurance, pension contribution, where not deducted from salary at source.
D12	Savings	
D13	Social inclusion and participation	Social events, sports and hobbies, special occasions such as Christmas or any religious holidays and birthdays, and other events or activities
D14	Childcare	
D15	Rent	For example, in the case of separated borrowers, where one borrower is not living in the household and is paying rent for other accommodation.
D16	Other	Any other expenses not already captured. May include maintenance paid to spouse/child, costs associated with another property, elderly care, nursing home fees, carer fees, legal costs, children's/teenagers' pocket money.

Your Progress

30 mins left to complete



Why not call us if you need help on 0818 280 280

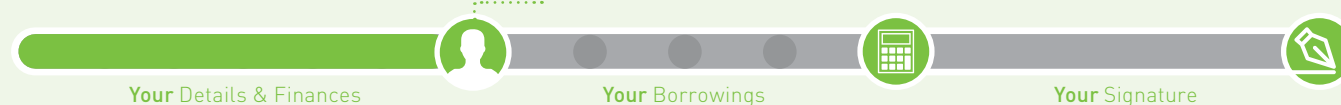


**Section D: My monthly household expenditure**  
Please read the guidance above before you fill in this section.

		Average Monthly Cost €		Arrears (where applicable) €
D1	Food			
D2	Clothing			
D3	Personal Care			
D4	Health			
D5	Household goods			
D6	Household Services			
D7	Communications			
D8	Education			
D9	Transport			
D10	Household Energy			
D11	Insurance and Pension			
D12	Savings			
D13	Social inclusion and participation			
D14	Childcare			
D15	Rent			
D16	Other (Please Specify)			
<b>D17</b>	<b>Total Monthly Expenditure (sum of D1 to D16)</b>		<b>H2</b>	

If there is any additional information not captured above that may impact your monthly expenditure, please include here [you may also use this text box to explain a high level of costs for certain items above]

**Your Progress** Only 17 mins left to complete  The longest section is done



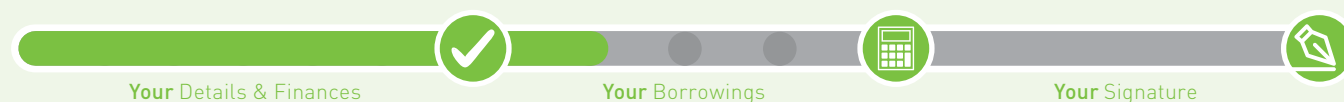


## Your Borrowings

### Section E: My monthly debt payments

	Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance €	Arrears Balance €	Provider	Purpose of loan/debt	Is this debt secured? yes/no	Is this debt currently restructured? yes/no
		Due €	Being Paid €							
E1	Court mandated debt (Please specify)								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E2	Credit union loan								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E3	Personal bank loan								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E4	Moneylending loan								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E5	Loans from family/ friends								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E6	Hire purchase/ PCP agreement								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E7	Credit card								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E8	Mortgage repayments on other properties (see F5)								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E9	Revenue Debt								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E10	Other debt (please specify)								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E11	Other debt (please specify)								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E12	Other debt (please specify)								Y <input type="radio"/> N <input type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
E13	Total (sum of E1 to E12)									
		H5								

### Your Progress



## Section F: My other properties (other than primary residence)

This section relates to properties you own or partially own which are not your primary residence. When completing this section, please ensure the following:

The figures for monthly rental income and monthly expenditure should also be included in Sections C (My monthly income) and D (My monthly expenditure)

The figures for monthly mortgage repayments due and being paid should also be included in Section E (My monthly debt payments)

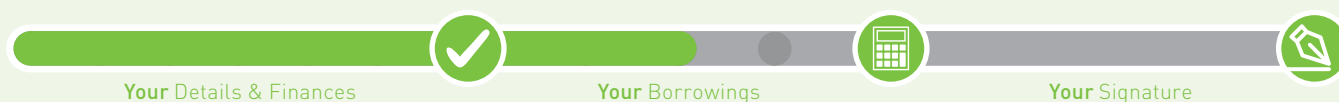
N/A ☐

	Property (include details below)	Property Type	Ownership Type	Estimated current value €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure	Is this debt currently restructured? yes/no	Monthly mortgage repayments		Mortgage Provider	Is this property currently for sale? (Yes/no)
										Due €	Being Paid €		
F1	1								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F2	2								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F3	3								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F4	4								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F5	Total												
							C9				E8		

## My other properties (other than primary residence)

Property	Address	Date of Purchase
1		
2		
3		
4		

### Your Progress

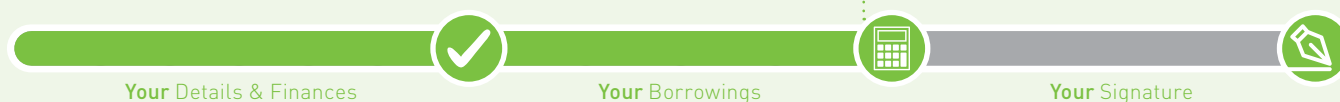


Section G: My other assets				Yes <input type="radio"/>		N/A <input type="radio"/>	
	Asset Type	Original Cost/ Value(€)	Estimated current value €	Net Monthly Income		Please Give Any Relevant Details	
G1	Savings/deposits/current account						
G2	Shares						
G3	Redundancy payment(s)						
G4	Long-term investment (s) (for example, a pension fund)						
G5	Other investment(s)						
G6	Other assets (for example, vehicles, stock, machinery)						
G7	Total (sum of G1 to G6)				C10		

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Your Progress

4 mins left to complete  Almost there.

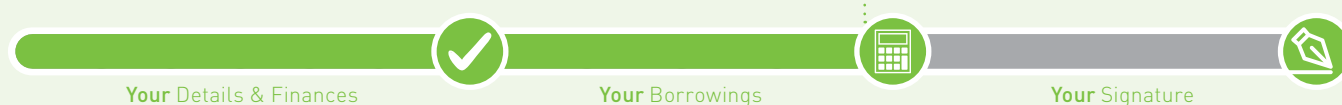


## Section H: Summary of financial situation (to be completed by the borrower)

H1	Total Monthly Income (C11)	
H2	Total Monthly Expenditure (D17)	
H3	Sub-Total (H1 minus H2)	
H4	Monthly Mortgage Repayments Due (B6)	
H5	Other Monthly Debt Repayments Due (E13)	
H6	Total Surplus/Deficit (Take away H4 and H5 from H3)	

### Your Progress

4 mins left to complete  Almost there.



# Standard Financial Statement



## Your Signature

Account number:

**I/we understand that the information provided will only be used for the purpose of assisting my lender to assess my financial situation under its Mortgage Arrears Resolution Process.**

### Protecting Your Information

Your lender will keep your information confidential and will only use this information for the purpose of assisting you in accordance with its Mortgage Arrears Resolution Process in accordance with your lender's obligations under the General Data Protection Regulation (2016/679) and Data Protection Acts 1988 to 2018.

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. It may change from time to time.

For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at [www.dataprotection.ie](http://www.dataprotection.ie)

We will use the information you have given us to search and to share information with credit reference agencies and/or credit registers, such as the Central Credit Register, to help with applications for credit and for ongoing credit review. The credit reference agencies will hold this information on a database and it may be accessed by other financial institutions.

I declare that the information I have provided represents my/our financial situation, and commit to informing my lender if my situation changes.

Signed: Borrower 1




Date

Day Month Year

Signed: Borrower 2




Date

Day Month Year

**Note:** Declarations confirming the accuracy of the information provided must be completed for every SFS. Any other declarations requiring the consumer's signature (for example to give permission for the lender to contact other parties regarding the borrowers financial situation) must be optional (i.e., a lender cannot deem the SFS to be incomplete if such declarations are not signed by the consumer).



## Optional

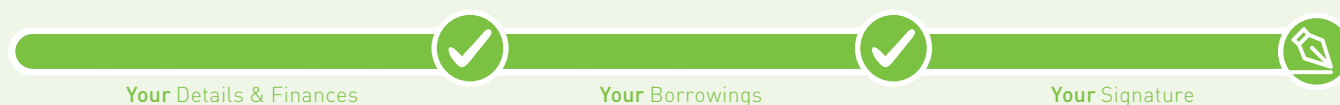
Where I/we have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to the mortgage(s) under consideration. I/we understand that the information will only be used for this purpose.

I/we may withdraw this consent at any time.


☐

I confirm my consent to the use of my information as detailed above

### Your Progress



Your Details & Finances

Your Borrowings

Your Signature



Call us on: 0818 280 280

16/24

HAVEN Standard Financial Statement



## APPENDIX 1 - Glossary

Please find below useful guidance (terms explained and examples) to help you to complete your SFS

### Section A: My details

A2	Correspondence address	This address will be used for all correspondence relating to this SFS.
A10	Dependant	A person who financially relies on you.

### Section B: My mortgage

B11	Restructured	Select Yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties - for example reduced monthly payments.
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### Section C: My monthly income

C1	Gross monthly salary	Before tax and any other deductions at source
C2	Net monthly salary	If you have a deduction from your salary at source for example for health insurance, pension, credit union or Revenue payments do not include them again.
C5	Mortgage Interest Supplement	If you were previously eligible for and receiving this payment under the Mortgage Interest Supplement scheme, you should now receive it as part of the Supplementary Welfare Scheme.
C8	Other	For example pension, room rent (for primary residence), grants, financial contribution from dependants. Please do not repeat any monthly income already covered under previous headings.

### Section E: My monthly debt payments

	Secured	Select yes if a security for example a property, a vehicle or a guarantee is attached to the debt.
	Restructured	Select yes if you have previously agreed with your loan provider to change the terms and conditions of your loan due to financial difficulties for example reduced monthly payments.
E1	Court mandated debt	For example, fines, instalment orders, judgements.
E4	Moneylending loan	Typically small loans at a high rate of interest over a short period of time.

E6	Hire purchase/ PCP agreement	Type of credit, often associated with car financing. Under a hire purchase (HP) agreement, you hire the car, pay an agreed amount usually in monthly repayments, and only become the legal owner of the car at the end of the agreement. The legal owner of the car is the finance company that gave you the money to buy the car and you cannot sell the car without the finance company's permission.
E7	Credit cards	Including credit cards linked to shops.
E9	Revenue Debt	For example all arrangements you may have in place with the Revenue to pay taxes you were not in a position to pay fully.
E10 E11 E12	Other Debt	For example additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit.

### Section F: My other properties (other than primary residence)

	Ownership Type	For example, sole or joint ownership. Where you do not 100% own a property, please state the % of the property that you do own.
	Monthly Expenditure	For example, upkeep, maintenance, property tax.
	Restructured	Select yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties for example reduced monthly payments.

### Section G: My other assets

G2	Shares	For example, credit union shares, bank shares, employee share schemes.
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## APPENDIX 2

Please see below a checklist of all documents which may assist you in completing your SFS.

Please note we may request additional documentation if needed to assess your financial circumstances

Section	Documentation needed to complete this section (You only need to provide the documents relevant to your individual situation with your completed SFS)	Tick when completed
<b>Section A</b> My details	No document required to complete this section	<input type="radio"/>
<b>Section B</b> My mortgage	Your annual mortgage statement A statement from your mortgage provider showing the total left to pay on your mortgage A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment Your mortgage provider should be in a position to give you with all the above information, so please engage with your mortgage provider. Print out showing current estimated value of your property	<input type="radio"/>
<b>Section C</b> My monthly income	Employee: proof of income in the form of recent payslips Self-employed: audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11 Unemployed: most recent social welfare receipt for each social welfare payment received Retired: proof of receipt and amount of monthly pensions Proof of receipt of maintenance payments Proof of other income (see also Section F and Section G) Proof of monthly financial contribution received from dependants and/or non-dependants living in the household (for example bank statements).	<input type="radio"/>
<b>Section D</b> My monthly household expenditure	Recent Bills (electricity, gas/oil, internet, phone, mobile) Documents proving the amount spent on childcare and/or elderly care Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance) and pension payments (pension contribution not deducted from salary at source) Proof of maintenance payments Proof of rent paid	<input type="radio"/>
<b>Section E</b> My monthly debt payments	Proof of any court payment due Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases) Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan	<input type="radio"/>
<b>Section F</b> My other properties	Print outs showing estimated value of your properties Statement from your mortgage provider showing the full amount left to pay on each mortgage Statement of arrears on your mortgage accounts Proof of rental income Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment	<input type="radio"/>
<b>Section G</b> My other assets	Receipts and/or statements of purchase price for any asset Statement of current estimated value	<input type="radio"/>

# Additional notes

Notes (for customer use only):



# Checklist for submitting your SFS

## Congratulations on completing your SFS!

Below is a checklist to help you to ensure we can contact you quickly to update you on the progress of your application, please complete and tick each section.

### 1. Completed, Signed and Dated Standard Financial Statement

I have completed all of the following:

- ☐ All sections completed
- ☐ Ticked for consent
- ☐ Signed
- ☐ Dated

### 2. Bank Statements

Choose the most applicable option for you:

- ☐ 3 months of bank statements dated within the last 3 months (HAVEN current account statements not needed). Please ensure one page contains a name and address.
- ☐ 6 months of business account statements - if self employed

### 3. Evidence of Income

If you are a PAYE worker	If you are Self-Employed	If you are Unemployed
<input type="radio"/> 1 full month's payslip (4 consecutive payslips if paid weekly/ 2 consecutive payslips if paid fortnightly)*	<input type="radio"/> Most recent Self-Assessment Certificate <b>or</b> Notice of Assessment <input type="radio"/> Most recent Form 11	<input type="radio"/> Most recent social welfare receipt for each social welfare payment received.

\*If your income is made up of any non-basic income (e.g. shift/overtime etc.) or is performance related, we require 3 years Employment Detail Summaries or Salary Certs or Employers written confirmation to confirm your track record of earnings. (Salary Certificates are available in all branches and on [haven.ie](http://haven.ie)).



Please return along with the documents outlined to your local HAVEN branch or send to **ASU Team, Haven, 10 Molesworth Street, Dublin 2, D02 R126, Ireland.**

Please note that assessment of your SFS cannot commence until all required supporting documentation is provided





**NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.**

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on [www.centralcreditregister.ie](http://www.centralcreditregister.ie). Copies can also be obtained at your local Haven branch and on [www.havenmortgages.ie](http://www.havenmortgages.ie).

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