

Loan Offer Checklist



Broker Name

Broker Phone Number

Broker Email Address

Mortgage Account Number

	1st Applicant	2nd Applicant
Print name		

Amend AIP Approved Advise details of amended AIP confirming any additional condition/s or condition/s waived - Yes or No Details: Any additional information Regarding the Proposal:	
Valuation Instruct the Valuation please contact Central Valuations Team on 0818 100 051 I confirm the valuation report has been reviewed and valuer's recommendations fully addressed - Yes or No	Yes No

	1st App	2nd App
Politically Exposed Person (PEP) – Yes or No	Y N	Y N
High Net Worth Customer – has the applicant any Private Banking / Corporate accounts within the AIB Group – Yes or No	Y N	Y N
Certified Customer Identification (If not already provided and certified at AIP)		
Current Valid Passport or Current EU Driving License		
Current Utility Bill or Current Bank/Financial Institution Statement (must be dated within 6 months)		
AIP Conditions		
All AIP conditions as outlined in the AIP are fully addressed and necessary documentation has been provided		
PAYE: › 1 most recent payslip (dated within 2 months) › 1 month bank statement for non AIB main working account (dated within 2 months)		
Self Employed: › 3 months non AIB personal and business statements (dated within 2 months)		
Balance of Funds required to include 1% stamp duty & €2,500 legal fees		
Breakdown Balance of Funds:		

Additional Information

	1st App	2nd App
Self Employed		
If Tax Year (31st October) has passed since AIP issued , the following are required: Up to date certified accounts by Accountant, Form 11, Chapter 4 and Tax Confirmation (ROS or Letter from Accountant) Please note we do not accept Tax Clearance Certs		
Help To Buy Scheme		
Acknowledgement Form including Applicants name and Application code		
Access Code Printout/Screenshot		
Developer Name to be provided		

	1st App	2nd App
First Home Scheme		
If customer is applying for First Home Scheme, confirm they have been approved for a max loan based on NDI or LTI		
If customer is applying for First Home Scheme, confirm they are within MPM LTI - no MPM exception		
A max eligibility cert has been received and submitted to Haven		

	1st App	2nd App
Local Authority Affordable Purchase Scheme (LAAPS)		
If the customer is using the Local Authority Affordable Purchase Scheme (LAAPS), confirm the approval letter has been received and submitted to Haven		
Agreed purchase price on approval letter	€	
Agreed open market value on approval letter	€	
If the amount sought is different to the amount on the AIP, confirm that an updated approval letter has been received from the Local Authority.		

	1st App	2nd App
Government Scheme Switcher/Top Up applications only		
If the customer is Switching or wishes to apply for a Top Up on their mortgage and is a participant of a government scheme, they must have a no objection letter from FHS (First Home Scheme) / Local Authority (LAAPS) to continue the application		
What Government Support Scheme are they a participant in		
First Home Scheme		
Local Authority Affordable Purchase Scheme		
Confirm a "No objection letter" has been received and submitted to Haven (Please note this letter is not an offer, Mortgage top ups are managed by Haven)		
What is the max amount on the no objection letter?	€	

	Tick where applicable	
Self Build/Structural Renovations where works HAVE NOT commenced		
Cost of Construction inputted on the system matches the Letter of Supervision (Overall Project Outlay figure)		
Site Value inputted on the system matches the Current Market Value as per Valuation		
Property Size on the Valuation matches the Letter of Supervision		
Architects/Engineers PI is provided and is in date		
Final Grant of Planning Permission is provided		
If planning is approved for a garage but it is not being built, please provide letter from applicants confirming this and ensure it is not included in valuation		
Self Build/Structural Renovations where works HAVE commenced		
Cost of Construction inputted on the system should reflect only the works left to complete the build		
Letter of Supervision should reflect full costing amount with relevant items marked off as 'completed'		
Engineer confirmation that the build to date is within the planning permission and building regulations		
Satisfactory evidence of spend to date (Paid Invoices) required including source of funds (Bank Statements)		