

The following list details the standard documentation required to progress a mortgage application. We may require further information based on your personal circumstances or to further clarify any documentation or information you submit to us before we can consider your application complete. Your Mortgage Broker will talk to you about what documentation is required for your application.

How long it takes us to deal with your application

Once your Mortgage Broker receives your application and any other information they have asked you to give us as set out in the Approval in Principle checklist, they will contact you within three business days to say we have received it.

- a) If there is any information missing they will tell you, within three business days;
- b) We will let your Mortgage Broker know our decision on your mortgage application within ten business days of receiving all the information we need;
- c) If we cannot make a decision within ten business days we will tell your Mortgage Broker why and when we are likely to make a decision

Documentation required to support your Mortgage Application

Item Description	1st App	2nd App
1 Standard Documents – Required for all Applications Fully completed and signed Declaration, Authorisation and Consent form. 6 months most recent current account statements. (If you are switching your mortgage to Haven or Topping Up your Haven mortgage, 3 months most recent statements) 6 months most recent statements for any of the following not held with Haven: > Savings, > Investments, > Borrowings including mortgages * Reduced Statement Requirements may apply in certain circumstances (Please consult with your Broker for further detail) If you are currently renting and there is no regular standing order or direct debit evidencing rent being paid out of your current account, we require a copy of the lease or rental agreement If you have lived abroad within the past 3 years or have a bank account outside Ireland, we require a foreign credit check from the relevant country, in English If you are separated or divorced, we require a copy of the separation agreement or alternatively solicitor’s written confirmation of any financial obligations and/or maintenance payments stipulated in the separation agreement If you require a work permit/visa to work in Ireland, we require your original Irish Residency Permit (IRP) If you are in receipt of income that is not included in your contract of employment, please send us the following Revenue documents to confirm your declared level of income: > your 2 most recent Revenue acknowledged Forms 11 * 3 Years most recent Revenue Acknowledged Forms 11 may be required in certain circumstances (Please consult with your Broker for further detail). Equity Input for Purchase – please provide details of the source of the Balance of Funding to complete the proposed property transaction, documentary evidence will be required prior to loan offer. If you have any non-PAYE income please send us one of the following documents to confirm your tax affairs are in order: > ROS Charges and Payments statement confirming your tax is paid; or > A letter of confirmation from your accountant confirming your tax affairs are in order, including any Revenue arrangements that may be in place Valuation Report - You will be advised when this is required so you do not need to arrange it prior to that time. Your Mortgage Broker can inform you of how to arrange a valuation. It needs to be completed by a valuer from the Haven Residential Mortgage Valuers Panel.		
2 For Employees Income Certificate(s) (available on havenmortgages.ie , or from your Broker signed, dated and stamped by your employer confirming permanency and basic salary		

Item Description	1st App	2nd App
<p>For Employees - If you want to borrow past the age of 68, we require confirmation from your employer of your intended retirement date</p> <p>3 most recent payslips.</p> <p>If your income is performance related, made up of any non-basic income (e.g. shift /overtime etc.) or you are on a contract, we require 3 years most recent statement of earnings eg. Employment Detail Summary, (EDS) from revenue.ie to confirm your track record of earnings</p> <p>If you are currently on leave from work, we require a letter from your employer confirming your return date under the same terms and conditions prior to leave</p>		
<p>3 For Self-Employed/Sole Trader/Director of a Company/Partnerships</p> <p>2 years most recent audited accounts or trading accounts (certified by your accountant)</p> <p>* 3 Years most recent Audited Accounts or Trading Accounts certified by your Accountant may be required in certain circumstances (Please consult with your Broker for further detail).</p> <p>To confirm your declared income please send us the following Revenue documents: 2 most recent Revenue acknowledged Forms 11 * 3 Years most recent Revenue Acknowledged Form 11 may be required in certain circumstances (Please consult with your Broker for further detail).</p> <p>Confirmation of tax position from your accountant or ROS Charges & Payments Statement</p> <p>6 months most recent current account business bank statements. (3 months if you are switching your mortgage to Haven or Topping Up your Haven mortgage)</p> <p>6 months most recent statements for any business borrowings not held with Haven * Reduced Business Loan Statement requirements may apply in certain circumstances (Please consult with your Broker for further detail)</p>		
<p>4 Rental Income</p> <p>If you are in receipt of rental income from another property we require your most recent Revenue acknowledged Form 11 or Form 12 together with P21 detailing this income. We will also require bank statements to evidence where this rental income is received.</p> <p>We also require tax confirmation in respect of this income - MyAccount Tax Clearance Cert from Revenue OR ROS Charges & Payments Statement evidencing a Credit or Nil Balance position OR Tax confirmation letter from Accountant confirming Tax Affairs are in order.</p>		
<p>5 Self-Build Properties:</p> <p>For Self- Build proposals - To enable us to provide you with a credit decision, we require the following details:</p> <ul style="list-style-type: none"> > Value of site > Size of property > Site Address > Build cost > Letter of Supervision for Self-Build including detailed costings <p>Further details and documentary evidence (including certified costings) will be required prior to loan offer and will be outlined on your Approval in Principle letter.</p>		
<p>6 Customer Identification</p> <p>In order to comply with legislation to combat money laundering and terrorist financing you will need suitable proof of identity and residential address</p> <ul style="list-style-type: none"> (a) A current valid passport or current driving licence and (b) A current utility bill or current bank/ financial institution statement <p>We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for Customer Identification.</p> <p>In order to verify your PPSN/TRN you will need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN/TRN and full name. For a list of acceptable documents and more information on how to provide it, visit www.havenmortgages.ie/support/central-credit-register.</p>		
<p>7 If you are a participant of a government scheme, wishing to apply for a top up, you must have a no objection letter from FHS (First Home Scheme) / your Local Authority (LAAPS) to continue with the application</p>		

Original loan account number

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Top-up account number

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Customer number(s)

--	--	--	--	--	--	--	--	--	--

Top-up application form

Please tick boxes as appropriate in each section and write N/A (not applicable) where necessary.

Please write in block capitals. *Please note that all communications will be sent to the first named applicant.



Personal details	1st Applicant	2nd Applicant
Title (Mr. Mrs. Ms. etc)		
First name		
Surname		
Postal address*		
How long have you resided there?		
Postal address (if less than 3 years)		
Country of Residence		
Telephone numbers		
Home		
Office		
Mobile		
Email address		
PPSN / TRN		
Country of TRN if not issued in the Republic of Ireland		
Date of birth		
Country of birth		
Civil status (Married, Civil Partner, Single, Separated, Divorced etc.)		
Full name of spouse/civil partner (Where spouse/civil partner is not a joint borrower)		
Date of marriage/civil partnership		

*Please note that all communications will be sent to the first named applicant's address.



Personal details	1st Applicant	2nd Applicant
Has there been any change in your civil status since you took out your Homeloan with Haven? (Yes/No)		
If yes, what was your civil status at that time? (married, civil partner, single, divorced, separated etc)		
Number of dependants and ages		
Occupation		
Employer/Company name		
Employment status (permanent, fixed term contract, temporary or not employed)		
Self employed		
Employment sector (e.g. agriculture, banking, civil service, technology etc)		
Employer/Company address		
Size of firm (less than 20, 20-100, 100-500, 500+)		
Number of years service		
Income		
Basic annual salary		
Overtime		
Bonus/commission		
Rental income		
Source of Wealth		
Other (please give details)		
Foreign currency mortgage loan*		
Is any part of your income in non-Euro currency? (Yes/No) If yes, state the non-Euro currency(ies)		

* The currency of your loan and repayments will be euro. If the currency of some or all of the income or assets you intend to use to repay the Top-up loan is not euro, and/or you live in a European Economic Area (EEA) state that is not in the euro zone, the Top-up loan is a foreign currency loan. You should be aware that fluctuations in the relevant currency exchange rates may affect the value of your outstanding mortgage balance and/or your repayment. This could mean that you may find it difficult to afford your mortgage repayments. **Please note that if this application is a foreign currency loan application, we may not be able to provide you with a Top-up at this time.**



Personal details	1st App	2nd App	Paid to	Monthly Payment	Balance Outstanding
Personal loans					
Car loans					
Life assurance					
Hire Purchase					
Child care					
Maintenance					
Credit cards					
Cars (1, 2, 3 etc)					
Do you smoke? Y/N					
Other (Please give details)					



Loan
Amount of loan required
Term of loan (years)
Interest type
Variable rate
Fixed rate*
Years
Purpose of loan
Source of funds to repay the loan account

*Please refer to warnings and charges relevant to fixed rates as outlined in the Declarations, Authorisations and Consents section of this application form.

We need to check that the customer/s can afford the repayments for the full mortgage term. Does the term the customer/s have asked for end on or before they expect to retire from their current employment? (If the answer is No and they have a pension, please send us an up to date pension statement.)

1st Applicant Yes No 2nd Applicant Yes No

Property

Are you a First Time Buyer? (please tick)*

1st Applicant Yes No 2nd Applicant Yes No

*You are considered a First Time Buyer if you are topping up your Haven mortgage on your first family home.

Property address

.....

Present market value (estimate only)

Have you carried out alterations, extensions etc to the property since you purchased it which would have required full planning permission/by-law approval or need to comply with building regulations?

Yes No

If yes, has the planning documentation been submitted to Haven?

Yes No

Also, please give details of alterations etc

.....

Is the property a family home/shared home. (a family home/shared home is a property in which a married couple/civil partners live together)
 If NO is the property your main residence?

Yes No

If NO:

(a) Is the property occupied by your dependent relatives who have no interest in the property?

Yes No

(b) Is the property a second residence of yours for which the loan being obtained is being used to improve the property?

Yes No

Are you in exclusive occupation and possession of the entire property?

Yes No

Yes No

If NO please give details

.....
.....

Has any person other than you/yourself contributed towards the cost of maintenance and upkeep of the property or towards outgoings (including repayments on your existing mortgage) or otherwise acquired any interest beneficial or otherwise in the property?

Yes No

If YES please give details

.....
.....

Is there any other mortgage or charge registered or pending registration against the property apart from the existing charge in favour of Haven?

Yes No

If YES please give details

.....
.....
.....

Is this loan for a holiday home?

Yes No

If yes please enter the purchase price of the holiday home

.....

Please enter a source for the balance of funds
(e.g. from own savings, borrowings, gift etc)

.....

Please select a use for the holiday home

Other Rental Own use

If OTHER please give details

.....
.....
.....

Please enter the rental income from the holiday home if the holiday home is located outside Ireland

.....

Choose a solicitor



Company name

Contact name

Address

Telephone

If you are a participant of a government scheme, wishing to apply for a top up, you must have a no objection letter from FHS (First Home Scheme) / your 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 that you have your no objection letter ?

(Please note this letter from not an offer, Mortgage top ups are managed by Haven)

Yes No

What is the max amount on your no objection letter?

€

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Loan account number

First Applicant

Block Capitals

Second Applicant

Block Capitals

1 General - please read this document carefully before signing

- > I/We hereby apply to Haven Mortgages Limited ('Haven') for a loan secured by a first legal mortgage on the property described in the application to Haven.

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit report, which may limit your ability to access credit in the future.

Please be advised that if you do not repay the Mortgage Loan when due then you will be in breach of the terms and conditions of your mortgage and Haven will take the appropriate steps to recover the amount due. This could mean that Haven will commence legal proceedings seeking an order for possession against you, which will affect your credit report and limit your ability to access credit in the future.

2 How we use your information at Haven

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 on our website at www.havenmortgages.ie/dataprotection or available from an appointed Retail Broker. Any personal data provided to us by you will be provided in accordance with applicable data protection laws, and you will ensure any individuals, about whom you provide personal data to us, are made aware that you have provided their personal data to us and of our data protection notice. Our data protection notice may change from time to time.

3 Accessibility

Haven Mortgages is committed to ensuring that our products and services are accessible and available to as many people as possible. We aim to continuously improve our standards of accessibility, and our products, services and processes will evolve as we adapt to meet our customers' needs. We are committed to designing accessibility into everything we do for our customers, and we welcome your feedback. You can find out more in our Accessibility Statement, which is available online here www.havenmortgages.ie/accessibility

4 Credit Checks

We will use the information you have given us to search and to share information with credit reference bodies, 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.

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 owned and operated by the Central Bank of Ireland. For more information, including on how your data is processed, www.centralcreditregister.ie. If you want more information on how we use, share and keep your information, our data protection notice is available at our website havenmortgages.ie/support/data-protection-notice

5 Transfer of Mortgages - (securitisation)

Your attention is drawn to the possibility that Haven, in common with many other mortgage lenders worldwide, may decide to securitise some of its mortgages. Financial Institutions are limited in the amount they can lend by the level of their capital and, in order to release capital to capitalise future lendings, including mortgage lending, mortgages may be transferred to investors. This practice is known as securitisation. Relevant investors include the world's major financial institutions. In practice, you should not be aware of any effect from securitisation because Haven will continue to deal in all matters relating to your mortgage, including the setting of interest rates and the handling of arrears, subject to the powers and discretion of the transferee under such a scheme. If your application is approved, you will have the benefit of your solicitor's advice on the matter, before committing yourself to the mortgage.

Haven will disclose your personal data and any information held by Haven in relation to your mortgage to the Transferee or their representatives, or to any person proposing to participate in or promote or underwrite or manage a Transfer or to every person to whom Haven or the Transferee is contractually or legally obliged to make such a disclosure (which may include the disclosure of personal data in relation to the Customer outside the European Economic Area where the level of data protection may not be as high as in Ireland).

6 Fees and Charges

Valuation Report

A valuation of the property must be carried out by a valuer on our panel of valuers prior to loan approval. This valuation will cost you €150 which will be refunded to you if your loan application is unsuccessful. If the valuation of the property is undertaken more than four months before the requested date of drawdown of the loan or of the final stage payment, a re-valuation will be required which will cost you €65. If the conditions of your loan require a final valuation following completion of the building of the property, renovations or repairs to it, this will cost you €65.

Variable Rate Loans

A variable rate loan is where the interest rate applied to your loan can go up or down during the lifetime of your loan. A variable rate can change from what is noted on your loan offer to what the current variable rate is upon drawdown. If you repay a variable rate loan early, there is no early repayment charge (ERC).

Warning: The payment rates on this housing loan may be adjusted by the lender from time to time.

Fixed Rate Loans

A fixed rate loan guarantees a specific rate on your loan for a specific period of time

Important - In the event of there being a change in interest rates before you drawdown your loan Haven will apply the fixed rate available at the time of drawdown. If there is no other fixed rate available the Standard Variable Interest Rate will apply. Haven cannot inform customers individually of changes to interest rates prior to the date of drawdown.

Fixed Rate Loans Warning: You may have to pay charges if you pay off a fixed-rate loan early.

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Calculation of early repayment charge (ERC)

I/We understand that an ERC maybe payable in the following cases where the fixed rate period has not expired:

1. If a capital payment or full repayment is made to the loan, or;
2. If the loan is converted to a variable interest rate, or
3. If the loan is converted to another fixed interest rate.

Definition of terms used in this condition:

(A) amount – The amount being repaid early or the amount being converted to a variable rate or another fixed rate period.

original cost of funds – The cost of funds for Haven for the fixed rate period at the time the fixed rate period commenced.

cost of funds for the fixed rate period remaining – The cost of funds used will be as of 5pm the day previous to the request to calculate the ERC.

(U) remaining term in days – Remaining number of days left before the fixed rate is due to expire.

(D) difference in cost of funds – The difference between the original cost of funds and the cost of funds for the fixed rate period remaining.

Worked Example:

Assume a 5 year fixed rate loan. Full repayment of €100,000 after 3 years (A); remaining term 2 (U); difference in cost of funds 2% (D). The early breakage charge would be as follows:

$$(A) 100,000 \times (U) 2 \times (D) 2\% = €4,000$$

At the end of a fixed interest rate period, the interest rate on your loan will default to the standard variable interest rate then offered by Haven at that time unless you choose an alternative interest rate, if on offer by Haven to you at that time. Our standard variable interest rate is a variable interest rate. If the interest rate on your loan defaults or otherwise converts to a variable interest rate then offered by Haven, your interest rate and the amount of your instalments could increase or decrease during the term of your loan and your interest rate could be higher than the fixed interest rate that applied during any fixed interest rate period.

Other Charges

Any other 3rd party fees that may arise in the processing of your application will be incurred by the application(s).

7 Client signature/authorisation/declaration

By signing below I/we give and make the agreements, declarations, acknowledgements and authorisations in sections 1-6 (inclusive).

I/We agree

- > That the loan will be subject to the rates and interest of Haven.
- > To have the property adequately insured for the duration of the loan.
- > That no responsibility is implied or accepted by Haven or its valuer for either the value or condition of the property by reason of inspecting or reporting on a property. I/We acknowledge that it is in my/our interest(s) to arrange for an independent valuation and structural survey before signing contracts to buy the property.
- > That Haven reserves the right to restrict, amend, reduce or withdraw any loan offer made.
- > That in the event of my/our application being declined, Haven can provide in writing the reason(s) for declining the application.
- > That information and documents relating to the loan may be provided, retained, presented and produced by Haven, the Retail Broker and/or any other party in electronic form whether originally provided in electronic form or otherwise.
- > I/we, the Retail Broker, Haven and/or any other party may use an electronic signature to sign any documents relating to the loan.

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I/We hereby declare

- > That I am/we are over 18 years of age.
- > That I/we have read all the warnings which are set out in this declaration.
- > That all statements made and particulars given to you in connection with this mortgage application are strictly true to the best of my/our knowledge and belief.
- > That the information provided represents accurately my/our financial situation.
- > That I/we will inform you of any changes to my/our situation which might affect my/our financial situation.

First Applicant's Signature	Second Applicant's Signature
<input type="text"/>	<input type="text"/>
Date	DATE

8 Consent under Consumer Credit Act 1995

Haven may wish to contact you in relation to your loan by either visiting or calling your place of work or outside of our usual business hours (for example, where we have been unable to contact you at home). We will not do so without your consent.

If you consent to us contacting you in this way, please sign your name(s) below. If you do not sign your name(s), we will assume that you have not given your consent.

First Applicant's Signature	Second Applicant's Signature
<input type="text"/>	<input type="text"/>
Date	Date

I/We consent to Haven contacting my/our employers (auditors in the case of self-employed) in connection with the income figures submitted.

First Applicant's Signature	Second Applicant's Signature
<input type="text"/>	<input type="text"/>
Date	Date

9 Consent to use certain information provided

There are certain categories of information that require your explicit consent. These categories include 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.

Where I/We may have provided information of this nature, I/We consent to its storage and use in relation to this application. I/we may withdraw this consent at any time.

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First Applicant's Signature	Second Applicant's Signature
<input type="text"/>	<input type="text"/>
Date	DATE
<input type="text"/>	<input type="text"/>

10 Retail Broker* authorisation to act on behalf of client

Please Note: Where you have asked a Retail Broker for advice and a recommendation about a suitable mortgage product, the Retail Broker is responsible to you for any advice they give or any recommendation they make. Haven does not advise on the suitability of mortgage products. You should keep your Retail Broker informed of any material changes to your circumstances during the application process in order that the Retail Broker may provide you with a revised letter of suitability, where necessary.

I/We authorise the appointed Retail Broker in each of the following respects:

- > to act on my/our behalf in relation to this application with Haven.
- > to communicate to Haven the rate(s) requested by me/us in connection with this application.
- > to act on my/our behalf throughout the life of this loan unless I/we specify otherwise.

Please note: The appointed Retail Broker will obtain any relevant data or information on your behalf required for this mortgage application. The appointed Retail Broker will process and disclose to Haven or any Transferee any data or information relevant to the Haven loan on your behalf throughout the life of this loan or as required for this mortgage application. Information provided to Haven by the appointed Retail Broker in this regard will be accepted as true and accurate.

First Applicant's Signature	Second Applicant's Signature
<input type="text"/>	<input type="text"/>
Date	Date
<input type="text"/>	<input type="text"/>

*Retail Broker means the person appointed as a mortgage credit broker (within the meaning of the European Union (Consumer Mortgage Credit Agreements Regulations) 2016 and a mortgage broker (within the meaning of the Consumer Credit Act 1995 (as amended) by the Lender

11 Retail Broker declarations

Retail Broker use only

First Applicant	Second Applicant
<input type="text"/>	<input type="text"/>
Block Capitals	Block Capitals

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Customer met face to face – YES

I declare that the Broker stamped customer ID and address verification documents enclosed with this application are genuine copies of the original documents and I have/will have met the customer(s) face to face prior to mortgage drawdown.

Customer met face to face – NO

I declare that the customers ID and 2 forms of address verification enclosed with this application are certified by a Third Party Certifier as per Haven guidelines.

I declare that prior to mortgage drawdown I have sighted the original documentation evidencing the applicant(s)'s ability to repay the level of mortgage requested and have provided copies of the original documentation to Haven Mortgages Limited. I hereby certify that I will retain same for the required period of time taking into account all Codes/instructions issued by the Central Bank of Ireland and all other relevant legislation.

I have provided the applicant(s) with a copy of Haven Mortgages Limited's Terms of Business, Your Haven Mortgage brochure including the key features and fees and charges. (For Switcher Applicants Only) I have provided the customer with a copy of the Haven Switcher Mortgage €3,000 offer application.

Signature	In Block Capitals
<input type="text"/>	<input type="text"/>
Company Name	Date
<input type="text"/>	<input type="text"/>

12 Mortgage network/packager

For completion by mortgage packager where application has been submitted by a Retail Broker appointed by the Mortgage Network/Packager.

I confirm that the above Retail Broker (section 9) holds a valid appointment with

<input type="text"/>	<input type="text"/>
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(packager/network name) who is an authorised broker of Haven Mortgages Limited.

I also confirm that the introducing broker (section 9) is currently authorised by the Central Bank of Ireland to act as a retail broker.

Signature	In Block Capitals
<input type="text"/>	<input type="text"/>
Company Name	Date
<input type="text"/>	<input type="text"/>

Top-Up Proposal and Recommendation

Mortgage broker use only



Current mortgage details (haven only)

Current Haven Mortgage €

Term Remaining

Rate

Are all payments capital &
interest up to date without
arrears

Top-Up requirement

Top-up Amount

Term

Total Mortgage

Own Equity input

Reason Top-up required

Income:

Up to date income documentation is required: salary certificate, payslips and Employment Detail Summary (formerly P60)

PAYE Applicants

Basic Salary as confirmed by Payslips €

Additional Income – confirmed by Salary cert €

Bonus income - supported by 3
Employment Detail Summaries (formerly P60) €

Self Employed Applicants

Please complete net calculator inputs from Trading accounts & your 3 most recent Revenue acknowledged Forms 11 to establish average income – please refer to your Business Manager

Financial Commitments <small>Please complete all financial commitments</small>	Lender	Monthly repayment	Balance outstanding
Another mortgage			
Personal loan			
Credit card			
Childcare			
Maintenance			

Calculator Results

Top-up applications will not be assessed if this section is not complete

Please complete the broker NET Calculator

POLICY OUTPUTS

LTV Actual Policy

LTI Actual Policy

NDI Actual Policy

Repayment Capacity:

Top-up applications will not be assessed if this section is not complete

Stressed Repayment Required per Calculator €

Must be clearly evidenced & supported by the following

Mortgage repayment
Savings
Other
Total available for repayment capacity €

Self Employed Applicants

Please complete net calculator inputs from Trading accounts & your 3 most recent Revenue acknowledged Forms 11 to establish average income – please refer to your Business Manager

Is this figure sufficient to meet the stressed repayments - if not please address in your recommendation below

.....
.....
.....
.....

Please ensure to complete the following essential information

Marriage Date	
Number of Children	
Ages of Children	
If broker fee charged	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fee charged €	

Recommendation:

Based on the above inputs please confirm

Happy to recommend this Top-up application	Yes <input type="checkbox"/>	No <input type="checkbox"/>
NMI, LTV, LTI are inside policy	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Repayment capacity is proven as required	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Balance of funds is evident & sufficient	Yes <input type="checkbox"/>	No <input type="checkbox"/>
All supporting documentation is included	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Any further comments relevant to this application

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.....
.....
.....

