



**Did you know that Haven is part of the AIB Group?**

By using a Haven mortgage to buy your home, you clearly appreciate the value of independent advice. Haven mortgages are available exclusively through appointed and authorised mortgage intermediaries. Using a

mortgage intermediary gives you access to clear and independent financial advice designed to help you find the mortgage that best suits your needs – and we're delighted that Haven has been recommended to you.

Haven is part of the AIB Group of companies and Haven customers have the comfort of knowing that their mortgage is backed by one of Ireland's best known financial services organisations.

We've helped thousands of people to buy a new home and we'd like to help you too. We've a whole range of mortgage options available and your intermediary can take you through our range in as much detail as you need.

**A wide range of mortgage options**

We provide mortgages to people buying their first home, moving to their next home, building a home, topping up an existing mortgage or buying a holiday home. Simply put, if you're buying a residential property, we've probably got a mortgage to match.



**Talk to your mortgage intermediary**

Your intermediary has a wealth of knowledge when it comes to preparing a mortgage application. We always advise that you talk to them and ask as many questions as you need to feel comfortable with the process. Whether it's questions around the amount you can borrow, the documentation you'll need or the insurances that must be in place, your intermediary is there to help you every step of the way. Again, we're delighted to have been recommended to you for your mortgage needs and look forward to being able to help you in any way we can. If you'd like more information on Haven mortgages, why not visit our website at **havenmortgages.ie**



Your Haven Mortgage intermediary is: .....

Address: .....

.....

.....

Contact number: .....



## Home Mortgage Regulatory Information

### Important Regulatory Information

**Warning: If you do not keep up your repayments you may lose your home.**

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

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

**Warning: The cost of your monthly repayments may increase.**

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME. (Applies to variable rate loans only)**

**Note:** If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995. Maximum loan to value of Owner Occupier Residential Properties - 90% of purchase price or valuation whichever is lower. Lending levels are subject to monthly repayment burden, typically not exceeding c. 35% of borrowers disposable income and will vary according to individual circumstances. Loan requests considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates). Loans not available to people under 18. Mortgage loans require to be secured by a mortgage and charge on the subject property. A typical €100,000, 20 year mortgage for an Owner Occupier Residential Property with LTV greater than 80% will have a variable interest rate of 4.25% and APR 4.4%, and 240 monthly repayments of €619.23. If the APR does not vary during the term of the mortgage, the total cost of credit i.e. the total amount repayable less the amount of the loan would be €48,831.27 (inclusive of valuation report fees of €215). The total amount repayable would be €148,831.27. The effect of a 1% increase in interest rates for such a mortgage will add €54.61 to the monthly repayments. To assess the value of your property and make sure that it offers suitable security for your mortgage loan, you will need to send us a valuation report on it. This valuation report will cost you €150.00 and must be in our standard form and undertaken by a valuer from our Residential Mortgage Valuer's Panel. If the valuation of the property is undertaken more than four months before the requested date of drawdown of the mortgage loan or of the final stage payment, we will require an up to date valuation of the property, in our standard form, before drawdown can take place; this will cost you €65.00. Lending criteria, terms and conditions will apply.

Haven Mortgages Limited (trading as Haven) is regulated by the Central Bank of Ireland.

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# Welcome to Haven

