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# MORTGAGE APPLICATION CHECKLIST

## Documentation required to support your Mortgage Application

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 EBS Mortgage Coordinator will talk to you about what documentation is required for your application.

### Standard Documents – Required for all Applications

1st Applicant 2nd Applicant

- |   | 1st Applicant            | 2nd Applicant            |
|---|--------------------------|--------------------------|
| • Fully completed and signed application form   | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months most recent current account statements if not held with EBS (If you are switching your mortgage to EBS or Topping Up your EBS mortgage, 3 months most recent statement)  | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months most recent statements for any of the following if not held with EBS:  |                          |                          |
| o Savings   | <input type="checkbox"/> | <input type="checkbox"/> |
| o Investments   | <input type="checkbox"/> | <input type="checkbox"/> |
| o Borrowings including mortgages  | <input type="checkbox"/> | <input type="checkbox"/> |
| *Reduced Statement Requirements may apply in certain circumstances<br>(Please consult with your Mortgage Master for further detail)   | <input type="checkbox"/> | <input type="checkbox"/> |
| • 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  | <input type="checkbox"/> | <input type="checkbox"/> |
| • 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  | <input type="checkbox"/> | <input type="checkbox"/> |
| • 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 stipulated in the separation agreement  | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you require a work permit/visa to work in Ireland, we require your original Irish Residency Permit (IRP)   | <input type="checkbox"/> | <input type="checkbox"/> |
| • 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:   |                          |                          |
| o 2 years most recent Revenue Acknowledged Forms 11   |                          |                          |
| *3 years’ most recent Revenue Acknowledge Forms 11 may be required in certain circumstances (Please consult with your Mortgage Master for further detail).  | <input type="checkbox"/> | <input type="checkbox"/> |
| • 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.  | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you have any non-PAYE income please send us one of the following documents to confirm your tax affairs are in order:   |                          |                          |
| o ROS Charges and Payments statement confirming your tax is paid; or  | <input type="checkbox"/> | <input type="checkbox"/> |
| o A letter of confirmation from your accountant confirming your tax affairs are in order, including any Revenue arrangements that may be in place   | <input type="checkbox"/> | <input type="checkbox"/> |
| • Valuation Report - You will be advised when this is required so you do not need to arrange it prior to that time. You will need to contact an EBS office to arrange this. It needs to be completed by a valuer from the EBS Residential Valuers Panel |                          |                          |

### For Employees

1st Applicant 2nd Applicant

- EBS Income Certificate(s) (available in any EBS office) to be completed and stamped by your employer confirming permanency and basic salary
- For Employees - If you want to borrow past the age of 68, we require confirmation from your employer of your intended retirement date
- 3 most recent payslips
- Your most recent statement of earnings e.g. Employment Detail Summary (EDS) from revenue.ie to confirm your earnings history (this is not required if you are switching your mortgage to EBS or Topping Up your EBS mortgage).
- 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 e.g. Employment Detail Summary (EDS) from revenue.ie to confirm your track record of earnings
- 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

### For Self-Employed/Sole Trader/Director of a Company/Partnerships

1st Applicant 2nd Applicant

- 2 years most recent audited accounts or trading accounts certified by your accountant  
\*3 Years' most recent Audited Accounts or Trading Accounts certified by your Accountant may be required in certain circumstances (Please consult with your Mortgage Master for further detail).
- Please send us the following Revenue documents to confirm your declared income:
- 2 years most recent revenues acknowledged Forms 11  
\*3 Years most recent Revenue Acknowledge Form 11 may be required in certain circumstances (Please consult with your Mortgage Master for further detail).
- Confirmation of tax position from your accountant or ROS Charges & Payments Statement
- 6 (3 months if you are switching your mortgage to EBS or Topping Up your EBS mortgage) months most recent current account bank statements for the business accounts
- 6 months most recent statements for any borrowings for the business accounts  
\*Reduced Business Loan Statement requirements may apply in certain circumstances (Please consult with your Mortgage Master for further detail).

### Rental Income

1st Applicant 2nd Applicant

- 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 statement to evidence where this rental income is received.
- We also require tax confirmation in the respect of this income – MyAccount Tax clearance Cert from Revenue OR ROS Charges & Payments evidencing a credit or Nil Balance position OR Tax confirmation letter from Accountant confirming Tax Affairs are in order.

### Self-Build Properties:

- For Self- Build proposals, to enable us to provide you with a credit decision, we require the following details:
  - o Value of site
  - o Size of property
  - o Site Address
  - o Build cost

Further details and documentary evidence (including Certified Costing) will be required prior to loan offer – full details will be outlined on your Approval in Principle letter.

### Customer Identification

1st Applicant 2nd Applicant

- In order to comply with legislation to combat money laundering and terrorist financing you will need suitable proof of identity and residential address
  - (a) A current valid passport or current driving licence and
  - (b) A current utility bill or current bank/ financial institution statement
- PPSN/TRN verification e.g. Employment Detail Summary or Payslip

We are required by law to collect and verify your Personal Public Service (PPSN) or Tax Reference Number (TRN).

This is required by the Central Bank of Ireland's Central Credit Register for customer identification.

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 full list of acceptable documents and more information on how to provide it, visit [www.ebs.ie/ccr](http://www.ebs.ie/ccr) or your local EBS office.