

# Buy-to-Let Mortgage Application Form



Is this a Company or Individual Application?      Company       Individual

Name of Company or Special Purpose Vehicle

Address of Company or Special Purpose Vehicle

# Personal Information

**APPLICANT/DIRECTOR 1**

**APPLICANT/DIRECTOR 2**

Title: Mr, Mrs, Miss, Ms, Dr etc.



Your First Name(s)



Your Surname



Gender

Male

Female

Male

Female

Have you ever been known by any other names?  
(please include maiden name)



Relationship to Other Applicant



Your Date of Birth



PPSN Number



Actual/Anticipated Retirement



Your Marital Status e.g. Married, Single, Divorced,  
Separated, Widowed, Living together



Number of dependent children



Your Current Address



Date Occupied



If less than 3 years please provide your previous  
addresses along with dates of residency at each  
address (Indicate if you owned/tenant/living with  
relative/friend)



Are You a First Time Buyer?

Yes

No

Yes

No

## Contact details

	APPLICANT/DIRECTOR 1	APPLICANT/DIRECTOR 2
Your preferred contact number		
Email address		
Your nationality		
How long have you been resident in Ireland?		

## Current Housing Details

2

	APPLICANT/DIRECTOR 1	APPLICANT/DIRECTOR 2
Occupancy type at current address	Owner <input type="checkbox"/> Tenant <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/>
If you are an owner occupier please state the full name and address of your current Lender		
Date current mortgage taken out		
Will you be redeeming your current mortgage on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please give details		
Your current mortgage outstanding term		
If you are a tenant please state the Landlords details. Full Name and Address		
Your current monthly rent	€	€

# Employment Details

3(a)

**Individuals/Companies/Special Purpose Vehicle applications**

**If you are Self Employed please skip to section 3(b)**

	APPLICANT/DIRECTOR 1	APPLICANT/DIRECTOR 2
Your job title		
Start date of employment		
Employment Type		
If temporary or on contract, length of term remaining		
Length of Service		
Your employer's name		
Nature of employer's business		
Your employer's address		
Your employer's telephone number		
Your employer's reference for mortgage enquiries		
If still in probationary period, please confirm date probationary period ends		

Previous employment details (3 year history): Please provide full details of your employment if you have been less than 3 years with your current employer or have been self employed for less than 3 years

Detail each employer with the full name and address including postcode, the date from and to and the title of your job.  
(Please provide an explanation for any breaks in employment date)

--	--

### 3(a) Employment Details (continued)

#### Annual Income Details

Please provide all information on a gross basis i.e. before deduction of tax

	APPLICANT/DIRECTOR 1	APPLICANT/DIRECTOR 2
Your primary salary	€	€
Your guaranteed overtime	€	€
Your guaranteed bonus	€	€
Your commission	€	€
Your car allowance	€	€
Maintenance Payments	€	€
Pension - Occupational	€	€
Pension - Private	€	€
Rental Income	€	€
Investment Income	€	€
Directors Emoluments	€	€
Dividends	€	€
Total Income from employment	€	€
Confirm your net monthly income amount	€	€

## Self-employment Details

3(b)

If you are self-employed or a director of a limited company please complete this section

State your percentage shareholding in the business	%	%
Your business name and address		
Position in the business		
Your business telephone number		
Your business facsimile number		
Nature of your business		

### 3(b) Self-employment Details (continued)

	APPLICANT/DIRECTOR 1		APPLICANT/DIRECTOR 2	
Business status	Sole Trader	<input type="checkbox"/>	Sole Trader	<input type="checkbox"/>
	Partner	<input type="checkbox"/>	Partner	<input type="checkbox"/>
	Company	<input type="checkbox"/>	Company	<input type="checkbox"/>
	Charity/Trust/ Housing Association	<input type="checkbox"/>	Charity/Trust/ Housing Association	<input type="checkbox"/>
Date Business Established				
Date Owned/Part Owned Business				
Date Incorporated (if applicable)				
Company Registration Number				
Registered office (if different from above)				
Length of time trading under your control (If less than 2 years please give details of previous business/employment)				
Accountant Firm name				
Accountant's Address				
Accountant's Telephone Number				
Accountant's Email				
Number of years your Accountant has been acting for you				
Accountant's Qualification				
Please provide details of other accountants that may have acted for you in the last three years				
<b>Your self-employed income</b>	<b>Net Profit</b>	<b>Year Ending</b>	<b>Net Profit</b>	<b>Year Ending</b>
State your Drawings or Salary for the last three years	€		€	
	€		€	
	€		€	

# Financial Commitments

Statement of affairs also required in all cases

**APPLICANT/DIRECTOR 1**

Type of Outgoing	Lender Name	Interest Rate	Original Loan Amount	Balance	Credit Limit	Monthly Payment	Remaining Term (months)

**Additional Commitments**

Type	Amount	Frequency

**APPLICANT/DIRECTOR 2**

Type of Outgoing	Lender Name	Interest Rate	Original Loan Amount	Balance	Credit Limit	Monthly Payment	Remaining Term (months)

**Additional Commitments**

Type	Amount	Frequency

# Credit Information

	<b>APPLICANT/DIRECTOR 1</b>	<b>APPLICANT/DIRECTOR 2</b>
Have you personally or as a company director ever been declared bankrupt, insolvent or made an arrangement with creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, when?	<input type="text"/>	<input type="text"/>
If discharged, when?	<input type="text"/>	<input type="text"/>
Have you ever had a judgement for debt registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details	AMOUNT: € <input type="text"/>	AMOUNT: € <input type="text"/>
	REGISTERED: <input type="text"/>	REGISTERED: <input type="text"/>
	SATISFIED: <input type="text"/>	SATISFIED: <input type="text"/>
Have you ever missed any payment or been in arrears on any mortgage, credit card or other financial commitment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details	<input type="text"/>	<input type="text"/>
Have you ever been refused a mortgage on this or any other property or had an application for credit refused?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details	<input type="text"/>	<input type="text"/>
Have you ever had a property repossessed due to arrears or surrender?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details	<input type="text"/>	<input type="text"/>
Have you received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide details	<input type="text"/>	<input type="text"/>



# Property to be mortgaged

Full postal address of the property to be mortgaged

Purchase price

€

Estimated value

€

Is the property to be used as anything other than a Buy to Let?

Yes  No

Will the property be let to a family member?

Yes  No

Please specify family member:

Spouse  Parents  Siblings  Children  Grandparent  Grandchildren  Unmarried Partner  Other

What is the expected monthly rental?

€

Is the property currently tenanted?

Yes  No

End of current tenancy period?

Number of current/anticipated tenants

Description of property, House/Detached/Semi/Terraced/Bungalow or apartment etc.

Please specify number of:

Floors

Reception rooms

Bedrooms

Kitchens

Bathrooms

WCs

Garages

Basements

## If property is an apartment

On what floor is the apartment

Total number of storeys and housing units in the building?

Is there balcony access to the apartment?

Yes  No

Is the apartment above or adjacent to commercial premises?

Yes  No

If yes, please give details of the commercial use of the premises

## 6 Property to be mortgaged (continued)

### Type of property

---

Tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>
If the tenure is Leasehold state the unexpired term of the lease	years	
Annual service or management charge	€	

### Other property details

---

Is the property of standard construction?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If not of standard construction please detail the materials used for the walls and roof e.g brick and tile etc		
Year of construction		
Is the property registered under the Homebond, Premier Guarantee or Construction Registrar (Ireland) Ltd Schemes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property being used for any business purposes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please give details		
Are there any land, agricultural or occupancy restrictions that apply to the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will full vacant possession be obtained on completion?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If no, please give details		

# Details of the Mortgage you require

**Also see section 8 if you are remortgaging**

Mortgage Term (minimum term 5 years)

Years	Months

Total Mortgage amount

€
---

Type of Mortgage Required

Capital + Interest <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Flexi-Mortgage <input type="checkbox"/>
Please complete sections 7 and 8a	Please complete sections 7 and 8a	Please complete sections 7, 8a and 8b

If part or all of your mortgage is on an Interest Only basis and you do not intend selling the property on maturity, how do you intend to repay the mortgage at the end of the mortgage term?

--

Please indicate the deposit amount being used to purchase the property

--

Please state the source of the deposit you are going to use to purchase the property

--

Will you obtain another loan or assistance towards the purchase price you have agreed?

Yes <input type="checkbox"/>	No <input type="checkbox"/>
------------------------------	-----------------------------

Please state the source of the deposit

--

If yes, how much?

--

# Remortgage Details

Date of purchase

--

Name of existing lender

--

Existing Mortgage Type

--

Original purchase price

--

Estimated current value

--

How much did you originally borrow to purchase the property

--

Current balance outstanding

--

If you are raising additional funds, please confirm what these will be used for

--

## Flexi-Mortgage Details

8(b)

### Flexi-Mortgage Product

This product allows customers choose an Interest Only term of between 1 to 10 years, with Capital and Interest repayments for the remaining portion of the 35 year term.

Interest Only term  
(select between 1 (Minimum) and 10 years)

Followed by

Capital and Interest term  
(select between 1 and 34 years)

**Notes:**

The Interest Only period can only be selected at the outset of the loan and cannot be extended during the loan term. A minimum of 1 year Interest Only and Capital and Interest applies. The maximum term is based on a maximum age of 75 years on maturity of the loan.

## Solicitor Details

9

Name of Solicitor

Address of Solicitor

Name of person acting for you

Telephone number

Solicitor's email

DX Address

## Your Bank Account

10

Name and address of your Bank

Sort code

Account number

Year Account Opened?

Do you have a facility to set up a direct debit on this account?

Yes

No

# Additional Information

Please use this page to detail any additional information that you want to provide or have been unable to detail fully in the boxes 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 owned and operated by the Central Bank of Ireland.  
For more information see [www.centralcreditregister.ie](http://www.centralcreditregister.ie)

**WARNING:**

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

**WARNING:**

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

**WARNING:**

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

**WARNING:**

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

**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.  
(Variable rate loans)

**WARNING:**

If you have an interest-only mortgage, the entire amount that you have borrowed will still be outstanding at the end of the interest-only period.