HOUSE MORTGAGE APPLICATION CHECKLIST

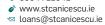


The following details the documentation required to assess your house mortgage application. We may require further information on your personal circumstances or further clarity on the documentation you provide before we can fully as

information on your personal circumstances or further clarity on the documenta your application.	tion you provide before we t	can rully assess
Name(s): 1st Applicant 2nd Appli	cant	
For all Applicants	Applicant 1	Applicant 2
Completed Application Form		
Signed all Declarations, Authorisations and Consents (Page 6-8 enclosed)		
Proof of Identity (passport, driving licence), if not on file		
Proof of Address (bank statement, utility bill), if not on file		
6 months savings statements		
6 months credit card statements (if applicable)		
12 months loan statements (if applicable)		
Separation / Divorce Agreement (if applicable)		
Confirmation of Gift Letter (if applicable)		
Stamp 4/5 for non EU nationals (if applicable)		
For PAYE Employees	Applicant 1	Applicant 2
Income certificate(s) signed, dated and stamped by employer		
3 months consecutive payslips to confirm basic salary		
Employment details summary		
6 months up to date personal current accounts statements		
For Self Employed	Applicant 1	Applicant 2
Most recent 3 years audited / trading accounts certified by accountant		
Accountant's confirmation of up to date tax position		
Most recent 3 years Revenue Notice of Assessment		
12 months up to date business current account statements		
Profile / background of company		
6 months up to date personal current accounts statements		
If purchasing property under Tenant Purchase or Council buyout:	Applicant 1	Applicant 2
Letter from Council to the Members offering to sell the property and terms and conditions of such sale		
12 months council rental / mortgage statement		

HOUSE MORTGAGE APPLICATION FORM

Registered office, St. Canice's Kilkenny Credit Union, 78 High St. Kilkenny. © 056 7722042





St. Canice's Kikenny Credit Union Limited (hereafter called the Credit Union) requests that you 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.

MORTGAGE TYPE				
First Time Buyer Moving Home	Switching Mort	gage Provider	Тор Uр	
PERSONAL DETAILS	Applicar	nt 1	Applica	nt 2
Title (Mr., Mrs., Ms., etc.) First Name				
Surname				
Date of Birth	DD / MM / YYYY	Age	DD / MM / YYYY	Age
Current Address				
Time at Current Address	Yrs	Mths	Yrs	Mths
Previous Address (if less than 3 years)				
Time at Previous Address	Yrs	Mths	Yrs	Mths
Country of Birth				
Country of Residence				
Civil Status (married, single etc)				
Telephone Number				
Email Address				
PPSN or TRN				
Country of TRN (if not issued in Republic of Ireland)			
Number of Dependants and Ages				
Currently	Home Owner Council Tenant	Private Rented Living with Relatives	Home Owner Council Tenant	Private Rented Living with Relatives
	Other		Other	
Are you an employee, director or volunteer of St. Canice's Credit Union?	Yes No No		Yes No No	
Are you connected to or related to employee or director of St. Canice's Credit Union or connected to a business where an employee or director of St. Canice's Credit Union is a significant shareholder?	Yes No If "yes" please specify		Yes No If "yes" please specify	

EMPLOYMENT	Applicant 1	Applicant 2
Employment Status (Full/Part time)		T T
Is Employment Permanent	Yes No No	Yes No No
Industry type / Business or Employer		
Occupation / Job Title		
Employer Name		
Employment Address		
		-
Length of Service	Yrs Mths	Yrs Mths
Previous Employment (if less that 3 years)		
Length of Service in Previous Employment	Yrs Mths	Yrs Mths
Are you Self Employed	Yes No No	Yes No No
Registered Name of Business		
Company Type (Eg. Sole Trader, Ltd.)		
Business Address		
FINANCIAL CIRCUMSTANCES	Applicant 1	Applicant 2
FINANCIAL CIRCUMSTANCES 1. INCOME Gtd Guaranteed, Reg. = Regu		Applicant 2
1. INCOME Gtd Guaranteed, Reg. = Regu	ılar, Irreg = Irregular	
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3. DETAILS OF PROPER	TIES OWNED					
Property Address						
		Intended Use	9		Rental Income €	
		Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
		€	€		Yes No No	
		Intended Use			Rental Income €	
		Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
		€	€		Yes No No	
4. SAVINGS						
1st App 2nd App	Institutio		Type of Acaving Curren		Average nt Monthly Savings	Current Balance
						€
						€
						€
						€
						€
PROPERTY DETAILS						
Purchase Price	€		Esti	mated Price	€	
Туре	Apartment		Bungalow		Detached	
	Duplex		Flat		Semi Detached	
	Terraced		Studio Apartmer	nt	One Bedroom Pro	pperty
Term of Loan						
OUTLAY						
Stamp Duty	€		Mortgage Am	ount	€	
Legal Costs	€		Deposit from	Savings	€	
Renovations	€		Deposit from		€	
			Deposit from		€	
			Deposit from of sale from e	proceeds xisting home	€	
			Deposit from	other	€	
Purchase Price	€		If so, explain			
Total Cost	€		Total Funding	9	€	

PROPERTY DETAILS					
VALUATION Who can the valuer contact to arrange to inspect the property? i.e. Auctioneer Selling Property, Private Sale	Name Address		Phone		
SOLICITOR DETAILS	Company Name Address		Solicitor's Name		
	Phone		Email		
CREDIT HISTORY		Applicant 1		Applicant 2	
Have you Been declared bankrupt Had a court order registe Made an agreement with Had any action pending a If yes to any of the above	ered against you? creditors? against you?	Yes No No Yes No		Yes	

DECLARATIONS, AUTHORISATIONS AND CONSENTS Please read this document carefully before signing

1. I/We hereby apply to St. Canice's Kilkenny Credit Union Limited (hereafter called the Credit Union) for a loan secured by a first legal mortgage on the property described in the application to the Credit Union.

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 rating, which may limit your ability to access credit in the future. The possible implications and effects of missing the scheduled payments in relation to this credit/loan (if approved) are:

- · your account may go into arrears;
- · your credit rating may be affected;
- · your loan may become repayable on demand; and
- ultimately, you may lose your home.

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

2. Consent Under the Data Protection Acts and Section 71 Credit Union Act 1997

I/We understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my/our consent may be required for the Credit Union to process personal data that it may have in its possession concerning me/us (including disclosure to third parties). I/We note that this personal data may include sensitive personal data, such as data about my/our health, within the meaning of DPA, the processing of which requires my explicit consent.

I/We also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my/our consent, any information that concerns an account or transaction of mine/ours with the Credit Union.

For the purpose of assessing my/our application for membership, assessing any loan applications which I/we may make to you and generally for administering and monitoring any accounts I/we have with the Credit Union, including any loan accounts I/we have from time to time with you:

- 1. I/We consent: to the processing of any information relating to me/us, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I/we maintain with the Credit Union.
- 2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be interested to you.

OPT-IN MARKETING	OPT-OUT MARKETING			
I consent to the Credit Union informing me of goods or services that may be of interest to me by; Email Text Letter	Please tick the box if you do NOT want the Credit Union to inform you by email, text message or letter of goods or services. Email Text Letter Letter			
Applicant 1	Date DD / MM / YYYY			
Applicant 2	Date DD / MM / YYYY			

CREDIT CHECKS AND ASSESSMENTS

I/We hereby apply to the Credit Union for a loan secured by a first legal mortgage on the property described in the application to the Credit Union.

It is a necessary condition of a mortgage application that satisfactory credit checks and assessments be conducted by the Credit Union. These will include checks with a credit bureau or credit reference agency (such as the Irish Credit Bureau) throughout the application process. Where their details are provided as part of the application, checks may also be made with employers or accountants to verify the information provided relating to salary or income.

By signing this form, I/we authorise the Credit Union to conduct all necessary credit checks and assessments for the purposes of considering my/our application.

Applicant 1	Date	DD / MM / YYYY
Applicant 2	Date	DD / MM / YYYY

4. FEES AND CHARGES

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, however the Credit Union will notify Members of a change in rate at the earliest opportunity. If you repay a variable rate loan early, there is no early redemption charge.

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

Fixed Rate Loans

A fixed rate loan is where the interest rate applied to your loan will be fixed for a period of time. The credit Union will advise you of the length of time for which the interest rate will be fixed prior to your taking out the loan. If there are any charges for paying off a fixed rate loan early, the Credit Union will advise you of these charges prior to your taking out the loan.

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

Other Charges

Third party legal fees related to your application will be payable by the applicant(s) including in respect to the following, where applicable: Registry of Deed/Land Registry searches; execution of family home declaration; execution of a vacate/release; alterations to title; or release of deed on accountable trust receipt.

Sometimes the valuation report may recommend a structural survey of the property, the Credit Union may determine that it is required as part of the assessment or you may wish to conduct one for your own peace of mind. The associated costs of any such survey will be payable by you.

5. BORROWER(S) SIGNATURE/AUTHORISATION/DECLARATION/CONSENTS

By signing below I/we give and make the agreements, declarations, acknowledgments and authorisations in sections 1, 4 and 5.

I/We agree:

- That this Form may not be construed as an offer by or on behalf of the Credit Union.
- $\boldsymbol{\cdot}$ That the loan will be subject to the rates and interest of the Credit Union.
- To have the property adequately insured for the duration of the loan and to note the Credit Union's interest on the policy.
- That no responsibility is implied or accepted by the Credit Union or its valuer for neither the value of the property and reasonableness of the sale price, nor the condition and soundness of the construction 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 the credit Union reserves the right to restrict, amend, reduce or withdraw any loan offer made.
- That in the event of my/our application being declined, the Credit Union can provide in writing the reason(s) for declining the application.
- The Credit Union's service provider and its affiliate may from time to time, and for the purpose of IT technical support
 only; transfer, access and process data outside of the EU. Where necessary, this will be done in accordance with best
 practice and will not affect my/our statutory right.

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 the Credit Union in connection with this mortgage application including all supporting information are strictly true to the best of my/our knowledge and belief.
- That the information provided represents accurately my/our financial situations.
- That I/We will inform the Credit Union of any changes to my/our situation which affect my/our financial situation.

Warning: Credit cannot be granted where the information provided is insufficient for the lender to fully
assess your creditworthiness.

Applicant 1	Date	DD / MM / YYYY
Applicant 2	Date	DD / MM / YYYY

6. CONSENT UNDER CONSUMER CREDIT ACT 1995

(A) For the purpose of Section 46 of the Consumer Credit Act 1995, I/We consent to the Credit Union contracting me/us at my/our places(s) of employment. Loan approval is not dependent on this authorisation.

Applicant 1	Date	DD / MM / YYYY
Applicant 2	Date	DD / MM / YYYY

(B) I/We consent to St. Canice's Kilkenny Credit Union Ltd. contacting my/our employers directly in connection with the income figures and employment details submitted on my/our certificate of income(s).

Applicant 1	Date	DD / MM / YYYY
Applicant 2	Date	DD / MM / YYYY

CERTIFICATE OF INCOME

APPLICANT 1

PRIVATE AND CONFIDENTIAL

· · · · · · · · · · · · · · · · · · ·	n and the follow ntial and only fo	r use by Credit Union	quired in conne	ction with	their applica	ation. The	information received will
Name of Employee							
Job Description							
Name of Company/Or	ganisation						
Business Registered A	Address						
DI (F. I							
Place of Employment							
Date Employment Co	mmenced						
s Employment permanent/temporary	//fixed contract						
If Contract, term of co	ontract			Expiry Da	te		
s Employment full tir	me/part time						
Currently on Probatio	n	Yes No	Da	te Probati	on Ends		
Annual Salary/Wage -	- Basic	€		Guarar	nteed		
Annual Bonus		€		Yes	No		
Annual Commission		€		Yes	No		
Overtime Actual/Estir	mated	€					
Historic Earnings in th	nis Employment						
Basic	La	ast Year	2 €	Years Ago)	€	3 Years Ago
Other	€		€			€	
If the income is perfo years most recent s					21.	ntract inc	come, we require
Annual Car Allowanc	e	€		Yes	No		
Annual Shift Allowan	ce	€		Yes	No		
Payment Frequency	Weekly	Fortnightly	Monthly	Oth	ner		
s Employee Subject t	to Salary Scale	Yes No	If YE	S Please	State Maxim	um €	
s Employment Pensi	onable?	Yes No	Monthly	Pension/L	_evy Deduction	on €	
Company Stamp		I certify that the ab	ove information	n is corre	ect.		
		Signature					
		BLOCK CAPITALS					
		Phone Number					
		Extension					
		Position Held					
If no stamp available, ple employment on headed p		Date Signed					
,, o p							



CERTIFICATE OF INCOME

PRIVATE AND CONFIDENTIAL

	t with their Loan		. On completion, p	ease give this Cer	rtificate to	your employee who
Name of Employee						
Job Description						
Name of Company/Or	rganisation					
Business Registered <i>i</i>	Address					
Place of Employment	t					
Date Employment Co	mmenced					
ls Employment permanent/temporary	y/fixed contract					
f Contract, term of c	ontract		Exp	iry Date		
Is Employment full ti	me/part time					
Currently on Probatio	n	Yes No	Date P	robation Ends		
Annual Salary/Wage	- Basic	€	(Guaranteed		
Annual Bonus		€	Yes	Yes No		
Annual Commission		€	Yes	No		
Overtime Actual/Esti	mated	€				
Over time Actual/EStil						
	his Employment					
Historic Earnings in th	his Employment	ast Year		rs Ago	€	3 Years Ago
	his Employment	ast Year	2 Yea €	rs Ago	€	3 Years Ago
Basic Other	his Employment E € E ormance related	, made up of any non	€ € -basic (e.g. shift /o nt Detail Summary	vertime etc.) or co	€	
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CONFIRMATION OF GIFT

If a relative or friend has made a gift to you to help you raise a deposit, please complete the following form;							
Applicant name							
Address of Applicant							
Details of person(s) making gift:							
Name(s)							
Relationship to Applicant							
Address							
This is to certify that I/We are gifting the sum of €	to the above named A	pplicant.					
I/We confirm that we have no beneficial interest in the property and that it is a gift without repayment requirement.							
Signature							
Print Name	Date	DD / MM / YYYY					
Witness Signature	Date	DD / MM / YYYY					
Where second person also makes gift;							
Signature							
Print Name	Date	DD / MM / YYYY					
Witness Signature	Date	DD / MM / YYYY					
FOR APPLICANT(S)							
I certify that the gift outlined above does not breach my applicable threshold in relation to Capital Acquisitions Tax and does not give rise to a tax liability.							
Applicant 1							
Signature							
Print Name	Date	DD / MM / YYYY					
Applicant 2							
Signature							
Print Name	Date	DD / MM / YYYY					

