



MORTGAGE BROKER SOLUTIONS
SUPPORTING YOU AND YOUR BUSINESS!

Remortgage Application Form

please tick if Quickswitch / First American



A. To be completed by intermediary: Basis of Identity: Face-to-Face Non Face-to-face
 Intermediary Contact Name: _____ Tel. No: _____
 Closing Centre/Solicitor: _____
 Address: _____
 Agent Signature: _____

Office Use: _____
 Lender: _____
 Underwriter: _____
 Loan Amount Approved: _____

B. Personal Details:

	Applicant 1		Applicant 2	
Full Name:	_____		_____	
Maiden Name:	_____		_____	
Date of Birth:	_____		_____	
Correspondence/Current Address:	_____		_____	
Previous Address (if less than 3 years at current address): Please complete Section K	_____			
Contact Details:	Mobile _____	Home _____	Mobile _____	Home _____
	Work _____	Email _____	Work _____	Email _____
Marital Status:	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Divorced/Remarried <input type="checkbox"/> Widow/er <input type="checkbox"/> Other <input type="checkbox"/>		Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Divorced/Remarried <input type="checkbox"/> Widow/er <input type="checkbox"/> Other <input type="checkbox"/>	
Dependents:	Number _____	Age _____	Number _____	Age _____

C. Property Details:

Is the property being mortgaged the family home?: Yes No
 Address of property being remortgaged if different from current address: _____

 Name of person who sold you the property _____ Year of Purchase _____
 Name of solicitor last dealing with the property _____
 Are there any other occupants other than the applicants over the age of 18 living at the property? Yes No
 If yes: Full name of Occupant: _____ Relationship to applicant _____

Details of any other properties owned by you: Please complete Section K

D. Financial Commitments: Additional financial commitments, please complete Section K

App 1	App 2	Financial Institution:	Address	Sort Code	A/C No:	Amount Outstanding:	Monthly Repayment:	Purpose of Loan: (Mortgage, Car, Credit Card)	To be Refinanced?
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____	_____	_____	_____	_____

Maintenance Payments if Separated: _____ Total: _____

Have you ever been made bankrupt, been refused a mortgage, made arrangements with creditors, been insolvent had any court judgements for debt made against you or been in arrears with existing or previous loans, credit cards, or have ever had a credit card revoked: YES NO **If YES please give further details in Section L**

E. Client Authority to verify exact loan balances/to release information on title/title deeds:



OFFICE USE ONLY:

Lender Name: _____ A/C Number: _____ Name of Account Holder(s): _____
 Address: _____

I/We authorise you to provide redemption figures including all interest and penalties on the above account(s), and on any other accounts which are secured on the above property, and the title deeds of the property to: First American, Booterstown Hall, Booterstown, Co. Dublin or their authorised agents. I/We irrevocably authorise First American to carry out searches and obtain account or property title information relevant to this request for insurance from all sources necessary. I further authorise the recording and retention of these details on paper or computer during the currency of the insurance herein requested and confirm my consent for First American to contact myself/ourselves during normal working hours at the numbers provided.

Signatures: Applicant 1 _____ Applicant 2 _____

FOR LODGEMENT OF FUNDS TO THE CLIENTS' ACCOUNT:

Bank name: _____ Bank address: _____ Account no: _____
 Account name/owner _____ Sort Code: _____

(as per bank statement, please specify if joint or single account)

I/We authorise you to pay any balance of funds to the above account. Please ensure that you specify the correct name of the account holder:

Signatures: Applicant 1 _____ Applicant 2 _____

F. Authorisation Administration Fee

I/We authorise Title Underwriting Ireland Ltd to deduct the sum of € _____ from the proceeds of my/our mortgage cheque and forward to the above named intermediary.

Signatures: Applicant 1 _____ Applicant 2 _____

G. New Mortgage Details:

New Mortgage Required: Estimated Property Value Estimated LTV

Repayment Method: Annuity Pension Endowment Interest Only Other

Interest Rate: Variable Fixed Rate Fixed Rate Term Tracker Discounted Variable

Mortgage Term: 10yrs 15yrs 20yrs 25yrs Other

If you wish to split your loan over different terms, provide details:

Type of Property (e.g. semi detached)

Purpose of new borrowings

Freehold Leasehold Number of years remaining if Leasehold

H. Current Income:

	Applicant 1			Applicant 2					
	Amount	G	R	I	Amount	G	R	I	
Gross Basic Wage/Salary Per annum	<input type="text"/>				<input type="text"/>				
Overtime per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Bonuses per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Commission per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other Income* per annum	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total Gross Income per annum	<input type="text"/>				<input type="text"/>				
Total Joint Financial Income	<input type="text"/>								
Total of NETT Income (net of tax & PRSI)	<input type="text"/>								
*please state nature of other income:	<input type="text"/>			<input type="text"/>					
Can you give evidence of above stated income	Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>			

If No, please complete Section K.

I. Employment Details:

Name and address of your employer (or if self-employed, the trading name and address)	<input type="text"/>	<input type="text"/>
Position held/occupation	<input type="text"/>	<input type="text"/>
Length of employment/business	<input type="text"/>	<input type="text"/>
Is the position full time permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Nature of business	<input type="text"/>	<input type="text"/>
Name of accountant of applicant (if self employed)	<input type="text"/>	<input type="text"/>
3 years audited accounts (if self employed)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Tax affairs up to date (if self employed)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you are a Director Percentage share holding	<input type="text"/> %	<input type="text"/> %

If current employment is less than 2 years please give details of previous employment in Section K.

J. Mortgage & Loan Payments: Please complete this section if you have ever missed a payment on a loan.

	Applicant 1		Applicant 2	
How many payments have you missed on your mortgage?	Past 12 months <input type="text"/>	Ever <input type="text"/>	Past 12 months <input type="text"/>	Ever <input type="text"/>
How many payments have you missed on any personal loan?	Past 12 months <input type="text"/>	Ever <input type="text"/>	Past 12 months <input type="text"/>	Ever <input type="text"/>

(please state the most payments missed on any one loan)

Complete Section L if you have indicated any missed payments above.

M. Consumer Credit Act;

Under the Consumer Credit Act 1995, your consent is required for the following.

I/We hereby consent and agree that its servants or agents may contact me/us and any member of my/our family personally or by phone as follows:

	First Applicant		Second Applicant	
At home	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
At work	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Leave message at home	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Contact employer	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

I/We understand that my/our acceptance of any Letter of Approval will constitute a separate consent in compliance with Section 46 of the Consumer Credit Act 1995.

Signatures: Applicant 1 Applicant 2
Date / / Date / /

N. Data Protection Act

IFG Investment & Mortgage Services Ltd., t/a IFG Mortgage Broker Solutions is a joint venture company owned equally by IFG Group plc and GE Capital Woodchester Ltd. IFG Investment & Mortgage Services Ltd. would like to tell you by letter or phone communication by us (or carefully selected third parties including other companies in the IFG Group) about products and services offered by the IFG Group which we believe would be of interest to you.

If you do not wish to be so contacted, please indicate (by ticking one or more of the following boxes, as appropriate) which method(s) you do not wish us to use.

By phone: By letter: By email:
By text: By fax: By any other method:

IFG Investment & Mortgage Services Ltd. shall comply with its obligations under the Data Protection Act, 1988, the European Communities (Data Protection) Regulations, 2001 and the Data Protection (Amendment) Act, 2003 (as may from time to time be amended, replaced, supplemented or re-enacted) and all applicable data protection legislation in respect of the details, information and personal data provided by you in this application form (the "Data").

The Data shall be used by IFG Mortgage Broker Solutions its agents, lenders and Title Underwriting Ireland Ltd., (where applicable) in order to process this mortgage application and provide mortgage facilities to you. You may object free of charge at any time to the processing of the Data for direct marketing purposes by means of a request in writing to IFG Mortgage Broker Solutions at Booterstown Hall, Booterstown, Co. Dublin.

Please inform us of any changes to your Data by contacting your mortgage advisor or IFG Mortgage Broker Solutions at the above address.

You have the right of access to the Data by means of a written request to your mortgage advisor or IFG Mortgage Broker Solutions or at the above address and on payment of a nominal fee.

You also have the right to require your mortgage advisor and/or IFG Mortgage Broker Solutions to correct any inaccuracies in the Data.

Telephone calls may be recorded for security and training purposes and monitored as part of our quality control procedures.

Please be advised that your mortgage broker will be in receipt of commission for processing this mortgage application. This will in no way affect the price of the product or service that you receive. Your mortgage broker may also charge you an arrangement fee for processing this application and you will be asked to sign an agreement for this fee should it be charged. control procedures.

O. Customer Care

You as a valued customer are entitled to best advice. To help us to help you with your financial planning for the future the information provided to us by you, will enable us to analyse your needs and make the recommendations best suited to your requirements. Please do not hesitate to ask questions at any time if the information given is unclear to you, or, if there is any particular area you are unsure of. All of the detailed information provided by you is dealt with in the strictest confidence. If you require a commercial mortgage, your mortgage advisor will be more than happy to supply you with all of the necessary information. All loans provided by the lenders are subject to satisfactory appraisal of status and financial standing, and require security over the property and suitable protection/savings policies on your life.

CONSUMER CREDIT ACT

The Consumer Credit Act 1995, was enacted to protect and inform the consumer on a number of issues, one of which was mortgages. The following information section must be read by all applicants completing this application form not only as a requirement of the Consumer Credit Act but also as an integral part of our Customer Care commitment to you.

MORTGAGE RELATED FEES

As your mortgage application form will be used to analyse the lender who is best suited to your needs, we also supply you with detailed information as to the individual costs incurred by each lender. As these costs may change from time to time the information is given to you on a separate information sheet which while separate does constitute part of the application form.

All fees may be paid in advance of the completion of the loan if you so wish. Your Solicitor will also provide you with a figure for the costs which will arise in respect of stamp duty and other fees. These costs will vary depending for example, on the amount of the mortgage loan and whether the land is registered or unregistered.

PROPERTY VALUATION

Valuations are carried out for the sole purpose of establishing the market value of the property and its suitability as security for the loan. It is for use by the lending institution only, and is not a structural survey of the property, nor does it assure or guarantee that the house is free from any structural defect. All lending institutions recommend that you arrange for an independent structural survey to be carried out.

In the event that you have paid the lending institution the valuation fee and your loan application is not accepted, the valuation fee paid by you will be refunded by the lending institution. The valuation report will indicate the reinstatement value of the property and this will be the figure used by the lending institutions as the minimum amount of cover allowable for property insurance purposes for issue of the loan cheque.

P. WARNING

LENDER TERMS AND CONDITIONS APPLY. SECURITY AND INSURANCE REQUIRED.

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

VARIABLE RATE: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE. IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

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

INTEREST ONLY: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD.

CONSOLIDATED DEBT: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

ENDOWMENT MORTGAGE: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.

EARLY SURRENDER: IN THE EVENT OF EARLY SURRENDER OF THE LIFE INSURANCE POLICY IN RESPECT OF AN ENDOWMENT MORTGAGE, THE POSSIBILITY EXISTS THAT THE SURRENDER PROCEEDS COULD BE LESS THAN YOU HAVE PAID IN PREMIA AND OTHER CHARGES.

INSURANCES

Mortgage Protection Insurance is needed to repay the mortgage in the event of death except under the provisions as stated in Part IX, S.126 of the Consumer Credit Act 1995. Insurance of the mortgaged property is also required, this must be issued in the name(s) of the borrower(s) with the lender's interest noted for an amount not less than the reinstatement value specified in the valuation report. You are free to arrange such insurances with any Insurance Company or Intermediary of your choice.

INDEMNITY BONDS

An Indemnity Bond may be required if the mortgage value is greater than a set percentage of the house value. This percentage varies depending on the lender chosen. Please consult the mortgage information sheet to identify if a bond is required, and if so at what percentage.

Mortgage Undertakings

IFG Mortgages holds an appointment in writing with following lenders;

- ◆ Allied Irish Finance
- ◆ Bank of Scotland (Ireland) Limited
- ◆ EBS
- ◆ First Active plc
- ◆ GE Capital Woodchester
- ◆ ICS Building Society
- ◆ Irish Nationwide Building Society
- ◆ Bank of Ireland (commercial lending only)
- ◆ Start Mortgages
- ◆ Leeds Building Society
- ◆ Capital Homeloans Ltd.
- ◆ ACC Bank (commercial lending only)
- ◆ Seniors Money
- ◆ IIB Homeloans
- ◆ Permanent tsb
- ◆ Ulster Bank

Q. Declarations and Signatures

I/We declare that:

- ◆ The information given in this form is true and complete to the best of my/our knowledge and belief, whether completed by me or otherwise and all facts relevant to this application have been disclosed.
- ◆ There are no existing loan or advances in my/our names with any lender other than declared in this form.
- ◆ I/We have no convictions or pending prosecutions relating to acts of dishonesty, such as theft or fraud.
- ◆ I/We will notify IFG Mortgages of changes to information provided prior to the loan being drawn down.

I/We authorise you:

- ◆ To make any enquires necessary to confirm the information given in this form and for credit assessment.
- ◆ Where done in the interests of fraud prevention, to make such enquires as necessary in relation to my/our mortgage application and to disclose information provided by me/us in this application.

I/We agree:

- ◆ To securitisation of our mortgage, at the lenders discretion, and to disclosure of my/our name, address and other information relevant to the loan.
- ◆ This information will only be disclosed to a lender on the understanding that it intends to participate in funding the mortgages and that the information will be kept confidential.
- ◆ The securitisation process involves packaging mortgages together and asking other financial institutions to share the credit risk and security. This would not affect the relationship between you and the lender, the lender would still be responsible for the administration of your mortgage.

I/We declare and agree that:

1. This form must not be construed as an offer on behalf of the lender and any advances offered may be revised or cancelled before the advance is paid.
2. I am/ We are 18 years and over.
3. I/We will pay any insurance charges necessarily incurred by the lender.
4. I/We authorise any enquires of my /our employer(s) or auditor / accountant or lenders or any other parties.
5. The rate of interest will be that which the lender is charging on the date on which the loan cheque is drawn down and subsequently the rate and repayment may vary within the terms of the mortgage.
6. I/We will not let the property or use it for any other business purpose without the lenders consent in writing.
7. No responsibility can be accepted by the lender for the condition of the property.
8. I/We acknowledge that by this loan application(s) form, I/we have been informed by the lender in writing that any insurance which the lender requires to be effected or maintained on the property may be effected or maintained by me/us with any insurer and with any agency or any intermediary subject to the lenders requirements.
9. I/We further authorise the lender to supply such information as I/we have given to the lender to an insurance company, if it is necessary to obtain a suitable indemnity policy, or any other insurance.
10. I/We authorise the lender to send my/our solicitor copies of any letter issued by the lender to me/us on foot of the application and any other information in the lenders possession relevant to this application.
11. I/We understand that I/we should not rely on the lenders valuation report in any way in deciding whether or not to purchase the property and that the lender's valuation shall not be construed as reasonable or as a guarantee of purchase price for value. I/we understand that if, contrary to the lenders recommendation, I/we do not request or obtain a fuller report for my/our own purposes, I/we run the risk that the property may suffer from serious defects which are not mentioned in the lenders valuation report and that the report may be defective, or may be inadequate for my/our purposes. I/we further understand that should the lender grant a loan this shall not signify as an assurance or guarantee that the property is soundly constructed and free of defects.
12. I/We are aware and agree that this application form may be presented to more than one lender for underwriting.
13. I/We understand that I am /we are not guaranteed access to the lowest cost mortgage available in the market.
14. I/We will pay any expenses that may be incurred in dealing with this application.
15. I/We have read the mortgage related fees information sheet which I/we understand constitutes part of my/our mortgage application, where applicable.
16. I/We consent to and authorise the lender to release personal data relating to me/us and information relating to all transactions between the lender or any subsidiary company of the lender and I/us including credit references to any person or body including any credit information agency whether for the purpose of a loan transfer and securitisation scheme or otherwise.
17. I/We understand the lenders right to decline this application without giving a reason or without entering into correspondence.
18. The operation of Tax Relief at Source is subject to audit by the Revenue Commissioners. These audit powers allow the Revenue Commissioners to access records in the lenders possession including correspondence and the records of other communications between a lender and an individual having a qualifying mortgage loan. Should you qualify for TRS, your monthly TRS payment will be lodged to your bank account on the same day that you make your mortgage payments.
19. I/We understand that this mortgage application will be processed and packaged on behalf of the agent/broker and lender by IFG Mortgages.

Provision of Security for Lending Institution

I/We wish to avail of the "Quickswitch" Service. I/We acknowledge that I/we will receive independent legal advice from a panel solicitor or a non-panel solicitor of my/our choice. The cost for a "Quickswitch" is €1059 inc. VAT, legal fees and third party outlays, and excluding any administration fee the broker may charge.

Use of a non-panel solicitor may incur additional fees.

Please tick here if you wish to avail of Quickswitch.

For the purpose of the Consumer Credit Act 1995

I/We consent, for the purpose of Section 45 of the Consumer Credit Act, 1995 to any notice or written communication connected with this Mortgage Application being sent to any member of my/our family/families or to my/our employer(s), accountant(s), solicitor(s), or agents(s) or any other person I/we may designate for this purpose. I/We also consent, for the purpose of Section 46 of the Consumer Credit Act, 1995 to any communications by telephone and to any visit from the lender or any person acting on the lender's behalf at my/our place(s) of employment or business at any time.

I/We hereby further consent, for purposes of Section 46 of the Consumer Credit Act, 1995 to telephone call or visit from the lender or any person acting on the lender's behalf to my/our employers or any member of my/our family/families. In particular, immediately prior to drawdown of the loan, I/we consent to the lender contacting my/our employer(s) or accountant(s) by telephone in order to re-affirm my/our employment or business trading status.

Signatures: Applicant 1 Applicant 2

Date / /

Date / /

In signing the above I declare that the details mentioned above have been brought to my attention which are agreeable and acceptable to me.

R. Direct Debit Instruction

I/We authorise you, until further notice in writing to charge to my/our account with you, unspecified amounts at the instance of the Originator by Direct Debit

Your Bank may decline to accept instructions to charge Direct Debits to certain types of Accounts other than current accounts.

The Manager

Full address of your Bank branch

Reference Number

Name(s) of Account

Bank Sorting Code

Account Number

Signature(s)

Date

/

/

FOR BANK USE ONLY

Reference Number

Bank Title

To

Sorting Code

Account Number

Account Name

For

Manager

Date