



	Applicant 1	Applicant 2
PERSONAL		
First name(s)		
Surname ** <i>(If name ever changed by deed pole please insert previous name in appendix 1)</i>		
Maiden name		
Date of birth / age		
Male / female		
Marital status		
Email address		
Mobile phone number		
Nationality		
Number of dependents & ages		
Current address ** - line 1		
Current address - line 2		
Current address - line 3		
Length of time at current address		
If current address is less than 3 years – insert previous address here **		
Country of residence		
Current accommodation situation (renting / other)		
Employment type (PAYE / self-employed / other)		
Income outside regular employment (y/n) **		
BANKING		
Bank 1 (current account number & year opened)		
Bank 2 (current account number & year opened)		
Number of current accounts / Savings accounts		
Any unusual transactions in bank accounts? Yes / No (if yes - You must insert comment on statement before scanning)		
Current account / bank account overdraft limit		
Online Banking - Yes / No (provide statement in CSV / excel file)		
INCOME & OTHER		
Gross Income declared for Mortgage	€	€
Net Income declared for Mortgage	€	€
Does P60 match declared income? Yes / No		
Does salary certificate match payslip? (y/n) *		
Monthly cost of current accommodation (rent / mortgage)	€	€
Credit / store card / loans - Total debt *	€	€
Savings / deposits *	€	€
Total monthly payments on existing loans	€	€
Other assets net value *	€	€
Bankrupt, creditor arrangements, court judgements (y/n) **		
Ever been in arrears with existing / previous loans **		

** More details to be inserted on page 4; Further Details | * Requires details on page 3



PROPERTY DETAILS

New property address <i>(If no property selected -insert "not selected")</i>	
Address - line 2	
Address - line 3	
Address - line 4	
Intended purchase / completion date	
New development / existing / self Build	
Detached / semi-detached / terraced / bungalow	
Stage payments required ** (y/n)	
Have a Home Bond or Premier Guarantee? (y/n)	
Freehold / leasehold	
Estate Agent name	
Estate Agent contact number	
Age of property	
Solicitor Practice name	
Solicitor name	
Solicitor Practice address	
Address - line 2	
Address - line 3	

MORTGAGE REQUIRED

Purchase price	€
Stamp duty	€
Legal expenses - estimate	€
Other costs **	€
Total expenditure on purchase **	€
Deposit ** <i>(Please advise how deposit has been created - savings? Gift? Other?)</i>	€
Grants	€
Gifts & source of Gift **	€
Mortgage borrowings required	€
Loan to value %	
Mortgage rate type <i>(LTV Variable ? - Fixed rate - ? Other ?)</i>	
Term of mortgage (Years)	
Expected interest rate	
Expected monthly payment to Lender	€
All mortgage applicants will be on Title (y/n)	

** More details to be inserted on page 4; Further Details | * Requires details on page 3



SAVINGS							
Applicant	Institution	Reference	Balance	Increase p/m			
			€	€			
			€	€			
			€	€			
			€	€			
			€	€			
Totals			€	€			

EXISTING PROPERTIES							
Applicant	Home or investment	Date acquired	Current Value	Rental Income	Mortgage	Loan repayment p/m	Selling (y/n)
			€	€	€		
			€	€	€		
			€	€	€		
Totals			€	€	€		

EXISTING LOANS								
Applicant	Item	Institution	O/S amount €	Payment monthly	Start date	End date	Always up to date	to be closed Y/N
			€	€				
			€	€				
			€	€				
			€	€				
			€	€				
Totals			€	€				

CREDIT CARDS							
Applicant	Item	Institution	Balance @last month end	Payment monthly	Always up to date	to be closed Y/N	Credit card limit
			€	€			€
			€	€			€
			€	€			€
Totals			€	€			€



Use this page to provide background / details to the items required

	Applicant 1	Applicant 2
CREDIT HISTORY		
<i>Have you ever had a credit agreement with or made a previous application to a lending agency (incl. credit union)</i>		
<i>Has either applicant ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? Or Had judgements registered against you or a company of which you are a director</i>		
ADDITIONAL DETAILS		
<i>Source of deposit / savings</i>		
<i>Gift / Grant</i>		
<i>Missed loan payments</i>		
<i>Other Income</i>		
<i>Direct Debit bounced</i>		
<i>Previous address</i>		
<i>Previous names</i>		
<i>Overtime details</i>		
<i>Bonus details</i>		
<i>Other</i>		



PAYE EMPLOYED	Applicant 1	Applicant 2
Employment Type		
Occupation / position held		
How long in this employment ** <small>(If less than 3 years please provide details of previous employment)</small>		
Fulltime <small>(If not FT & permanent - fill in details on page 4)</small>		
Permanent		
Employer name		
Address - line 1		
Address - line 2		
Address - line 3		
Telephone number		
Income		
Your Gross basic salary per annum		
Overtime ** <small>(If overtime please give details)</small>	€	€
Bonus ** <small>(Please explain details / conditions / prior year amount)</small>	€	€
Commission ** <small>(Please explain details / conditions / prior year amount)</small>	€	€
Paid weekly / monthly		
Total Gross income per annum	€	€
Last P60 Gross pay € <small>(If this is different than total gross income figure please clarify on notes page)</small>	€	€
Car allowance (y/n)		
Amount	€	€
Salary paid to Bank a/c (y/n)	€	€
Is any part of the income in non-euro currency (y/n) * <small>If yes - confirm currency</small>		
Is any part of the loan to be repaid from non-euro currency (y/n)		

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SELF-EMPLOYED / SHAREHOLDER	Applicant 1	Applicant 2
Name of firm / company		
Address 1		
Address 2		
Address 3		
Occupation		
Nature of business		
How long established		
Limited company / sole trader / Partnership		
Last audited accounts		
(Date)		
Percentage shareholding or partnership interest		
Personal Bank a/c separate (y/n)		
Regular salary from business		
Length of time involved in the company / business		
Tax affairs up to date (y/n)		
Tax clearance certificate available (y/n)		
Gross basic drawings / remuneration per annum	€	€
Net assets of business	€	€
Amount on Chapter 4 form year 2013	€	€
Amount on Chapter 4 form year 2014	€	€
Amount on Chapter 4 form year 2015	€	€



QUESTION	ANSWER
Is the site owned?	
Was it gifted or purchased?	
Site value	€
Site price	€
Cost of construction	€
Expected value on completion	€
Planning permission granted	
Proof of planning permission provided	
Planning application required	
Current level of construction	
Fixed price contract in place (y/n)	
Direct labour construction (y/n)	
Part direct / part fixed (y/n)	
Stage payment required	
Supervising architect name	
Telephone number	
Extension or new house	
Family free work value	€
Title as per mortgage deed	



PROPERTY VALUE	€
CURRENT MORTGAGE	€
<i>Loan to value %</i>	
<i>Lender</i>	
<i>Mortgage type</i>	
<i>Start date</i>	
<i>Year of purchase</i>	
NEW MORTGAGE REQUESTED	€
<i>New loan to value %</i>	
REASON FOR RE-FINANCING (switching mortgage only or Equity release)	
<i>Increase / Decrease outgoings due to re-finance</i>	€
EQUITY RELEASE AMOUNT	€
<i>Purpose of equity release</i>	
If building work involved - complete the following :	
<i>Cost of construction</i>	€
<i>Expected property value on completion</i>	
<i>Planning permission granted (y/n)</i>	
<i>Current stage of construction %</i>	
<i>Fixed price contract in place or direct labour</i>	
<i>Supervising architect name</i>	
<i>Stage payments required (y/n)</i>	



This confirms that all the information contained in the relevant pages 1 to 7 of the Smart Mortgages mortgage application form is accurate and all requested support documentation to confirm the veracity of the information will be provided;

This confirms my financial advisor has provided me with their appropriate terms of business;

Applicant 1 Signature

Date

Applicant 2 Signature

Date

Financial Advisor Signature

Date