**House Purchase Loan**

**Application Form**



**Roscommon County Council**

**Housing Section**

**Áras an Chontae**

**Roscommon**

**F42 VR98**

**Phone No. 090 66 37230**

**Fax No. 090 6625599**

**Web:** [**www.roscommoncoco.ie**](http://www.roscommoncoco.ie)

**Email:** [**housing@roscommoncoco.ie**](mailto:housing@roscommoncoco.ie)

**1. STEPS NECESSARY BEFORE APPLYING FOR A COUNCIL LOAN:**

Before a person approaches the Council for a loan they must first apply to a Building Society or a Bank. The Council will not consider any person for a loan unless they have genuinely sought and have received inadequate funding offers or refusals from two lenders and have produced documentary evidence to this effect.

**2. GENERAL:**

In order to qualify for loans, the applicant or spouse, either individually or jointly, must never previously have purchased or built a house for his/her occupation*.*

Neither applicant can be a current owner of property.

Single applicants must not be earning more than €50,000.00 and the combined income of joint applicants must not be greater than €75,000.00.

The primary earner on the application must have at least two years continuous employment and the second applicant must have at least one year.

Applicants must be of good credit standing with a satisfactory credit record.

**3. AMOUNT OF LOAN:**

The maximum sum which may be advanced shall not exceed €200,000 or 97% of the value of the house excluding from that value the amount of any grant under any enactment. The maximum loan term is 30 years.

**4. REPAYMENT OF LOAN:**

Repayments shall be made in equal monthly instalments, by Banker’s Standing Order and the first instalment shall be due on the first day of the second calendar month immediately following the date the final instalment of the loan is cashed.

Interest on loan advances shall be payable from date Paying Order is cashed. The rate of interest to be charged shall be such rate as may be fixed from time to time by the Council.

**“WARNING”**

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

**“THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME”.**

**. MAING OF LOANS BY INSTALMENTS - INTERIM ADVANCES:**

***NOTE: THE GRANTING OF ASSISTANCE BY THE MINISTER OR A HOUSING AUTHORITY IN RESPECT OF A HOUSE SHALL NOT IMPLY ANY WARRANTY ON THE PART OF THE MINISTER OF THE AUTHORITY, AS THE CASE MAY BE, IN RELATION TO THE STATE OF REPAIR OR CONDITION OF THE HOUSE OR ITS FITNESS FOR HUMAN HABITATION.***

**#**

**5. MAKING OF LOANS BY INSTALMENTS-INTERIM ADVANCES:**

Normally, an advance in respect of the erection of the house may be made in instalments as the building of the house progresses (no more than 6 draw downs). However, no instalment will normally be paid until the legal formalities are completed.

In the case of House Purchase Loans, the loan will normally be paid in full on completion of legal formalities.

**6. MORTGAGE PROTECTION:**

The Mortgage is protected under a Mortgage Repayment Protection Plan. Inclusion in the Plan will be obligatory for all borrowers whose loan is approved and who qualify under the terms of the Plan.

The cover is provided by means of an insurance policy. The cost is met by a small addition to the rate of interest charged to eligible borrowers. The cost of the plan to the borrower may vary in light of claims experience.

Cover is subject to the terms and conditions of the policy. Further details are available on request.

Loan applicants not eligible for Mortgage Protection Insurance will only be considered in very exceptional circumstances and must be able to obtain private Mortgage Protection cover or some other form of security acceptable to the Council.

**7. WILL THERE BE TRANSACTION COSTS?**

No stamp duty will be payable but some legal fees etc. will be payable by the applicant. The fees payable by the applicant are as follows:

1. **The making, accepting or administering of an application for a loan.**
2. **The valuation of the security for the loan.**
3. **Legal Services in connection with the loan.**
4. **Services provided by a mortgage agent (i.e. Local Authority) in relation to the loan or**
5. **Non-acceptance of an offer or approval of a loan.**

*(Section 132 Consumer Credit Act, 1995)*

**Roscommon County Council will be responsible for any costs in respect of, arising from or in connection with legal investigation. (Section 125 Consumer Credit Act, 1995).**

**8. INSPECTIONS BY THE COUNCIL OR ITS AGENT - STRUCTURAL CONDITION OF HOUSE:**

The attention of the borrower is drawn to the fact that any inspections by staff employed by the Council or by any of the Council’s Agents, of the house being mortgaged to the Council is purely for the information of the Council, i.e. to establish by visual and cursory examination that it is a readily saleable security, and **THE COUNCIL DOES NOT ACCEPT ANY STATUTORY OR COMMON LAW DUTY OF CARE TO THE BORROWER TO ENSURE THAT THE DWELLINGHOUSE IS PROPERLY CONSTRUCTED OR FREE OF DEFECTS.**

**THE BORROWER IS ADVISED TO RETAIN HIS/HER OWN PROFESSIONAL ADVISOR TO ENSURE THAT THE HOUSE IS STRUCTURALLY SOUND AND FIT FOR HABITATION.**

Every application for a loan shall be considered entirely on its own merits and the Council reserves the right to refuse any application. Ability to meet repayments will be of primary importance when considering loan applications.

**9 Duties of Borrower:**

It shall be the duty of the borrower, until the loan with interest thereon is fully paid, to comply with the following conditions:-

**A.** Every sum for the time being due in respect of principal or interest shall be paid punctually on the due dates.

**B.** The borrower shall use the house as his normal place of residence unless the housing authority consent to his residing elsewhere either indefinitely or for a specified period.

**C.** The borrower shall keep the house adequately insured to the satisfaction of the housing authority. Before payment of the loan, the borrower will be required to produce evidence of index linked insurance cover on a reinstatement basis in joint names of the borrower and of the Council. A standard form of confirmation must be signed by the Insurance Company. Blank forms are available from the County Council Offices.

**D.** The house shall be kept in good structural condition.

**E.** The house shall not be used in such manner as to be a nuisance to the owners or occupiers of adjacent houses.

**10 SUBMIT ANY OF THE FOLLOWING WHICH ARE APPLICABLE:**

**ALSOBMIT ANY OF THE FOLLOWING WHICH ARE APPLICABLE:**

1. House Plan and Specification. The property must be situated in the Republic of Ireland and must have a gross internal floor area of 175 square metres or less, be in good condition and have good marketable title.
2. Site map with boundary clearly defined in red and area shown.
3. Evidence of registration of house and builder under National House Building Guarantee Scheme - Form H.G. 47 (Where appropriate).
4. Where an applicant has a loan or overdraft at the time of the making of the loan application, a statement will be required from the Lending Agency confirming that repayments have been met in a satisfactory manner.

**11 TAX CLEARANCE:**

The applicant must submit a current tax clearance certificate issued to him by the Revenue Commissioners. In addition, the applicant will be required to furnish the name, address, tax reference number and tax district of each contractor undertaking the works together with the number and expiry date of tax clearance certificate.

**IMPORTANT**

**NOTWITHSTANDING THE PROVISIONS CONTAINED IN THIS DOCUMENT ALL SUCCESSFUL APPLICANTS ARE ADVISED TO READ THE TERMS AND CONDITIONS OF THEIR MORTGAGE AND SEEK ADVISE FROM THEIR OWN LEGAL ADVISOR BEFORE COMPLETING SAME.**

**ANY PERSON FURNISHING FALSE INFORMATION IN SUPPORT OF THEIR APPLICATION FOR A HOUSING LOAN WILL BE DISQUALIFIED FROM THE GRANTING OF SUCH LOAN, AND IF IT SUBSEQUENTLY TRANSPIRES THAT THE APPLICANT HAS FURNISHED FALSE INFORMATION, THE COUNCIL RESERVES THE RIGHT TO CANCEL THE GRANTING OF THE LOAN, THEREBY NULLIFYING THE NOTICE OF INTENTION TO DO SO.**

**Roscommon County Council Reference:**

**House Purchase Loan Application**

**CHECKLIST FOR APPLICANT/S**

**Applicants are strongly advised to submit their applications in person at this office as posted applications frequently are not completed correctly and have to be returned.**

Fully Completed Application Form

HPL1 Form to be stamped by Revenue Commissioner (Appendix 1A)

Photographic Identification (Current Passport or Drivers Licence)

Proof of Present Address (Current Utility Bill or Bank Statement)

Original Salary Certificate (Appendix 1), up-to-date P60 and 4 Recent Payslips

Signed Customer Declarations

Original Current Account Statements (6 Months)

Original Savings Statements (12 Months)

Original Loan Statements (12 Months)

Original Credit Card Statements (12 Months)

APPLICATION FEE €25.00. NON-REFUNDABLE

2 Letters of Refusal from 2 lending agencies stating amount of loan

Copy Rent Book/Rent Receipts and copy of Lease Agreement

Where the cost of the house is considerably greater than the loan

sought, evidence as to how the balance of the cost is to be met,

viz, Savings Accounts, etc.

Tax Clearance Certificate

***Self Employed***

Accountants Report/Audited Accounts (2 Years Required)

Current Tax Balancing Statement

Current Preliminary Revenue Tax Payment Receipt

**Roscommon County Council House Purchase Loan Application**

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| **second applicant** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  |
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|  | | | | | | | | | | | | | | | | | | | | | | | | middle initial: | | | | | | | | | | | |  | | |  | |
| surname: | | | | | | | | | | | | | | | | | | maiden name if applicable: | | | | | | | | | | | | | | | | | | | | | |  |
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| date of birth: | | | | | | | | |  | | | | | | | | | | | PPSN: | | | | | | | | | | | | | | | | | | | | |
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| Gender: Female | | | | | | | | | | | | | | | | | | | Male | | | | | | | | | | | | | | | | | | | | |  |
| mother’s maiden name: | | | | | | | | | | | | | | | | | | | nationality: | | | | | | | | | | | | | | | | | | | | |  |
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| marital status: | | | | | | married | | | | | |  | | | | | | single | | | | | | | | |  | | separated | | | | | | | | |  | |  |
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| e-mail: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  |
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| work tel: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  |
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| how long at this address: | | | | | | | | | | | | | | | | | | | | years: | | | | | |  | | | | | months: | | | | | |  | | |  |
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| do you rent your current accommodation: | | | | | | | | | | | | | | | | | | | | | |  | | | € | | | | | | | | | |  | | | | |  |

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| **Personal Details** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| number of applicants | | | | | | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | |  | | | | | |  |
| **first applicant** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  |
| first name: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | | | | middle initial: | | | | | | | | | | | | |  | | |  | |
| surname: | | | | | | | | | | | | | | | | | | maiden name if applicable: | | | | | | | | | | | | | | | | | | | | | | |  |
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| date of birth: | | | | | | | | |  | | | | | | | | | | | PPSN: | | | | | | | | | | | | | | | | | | | | | |
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| Gender: Female | | | | | | | | | | | | | | | | | | | Male | | | | | | | | | | | | | | | | | | | | | |  |
| mother’s maiden name: | | | | | | | | | | | | | | | | | | | nationality: | | | | | | | | | | | | | | | | | | | | | |  |
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| marital status: | | | | | | married | | | | | |  | | | | | | single | | | | | | | | | |  | | separated | | | | | | | | |  | |  |
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| **Nature of Current Tenure** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | |  | | |  | | | |  | | | | | |  | | | | | | | yes | | | monthly rent | | | | | | | | | | | no | | | | |  |
| do you rent your current accommodation: | | | | | | | | | | | | | | | | | | | | | |  | | | € | | | | | | | | | | |  | | | | |  |

Home Owner Living with Parents Home Owner Living with Parents

Tenant Local Authority Tenant Tenant Local Authority Tenant

Other Other

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| --- |
| **Nature of Current Tenure (continued)** |

Are you on a local authority Housing List? Are you on a local authority Housing List?

No Yes No Yes

If yes, please give details: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Have you ever owned or built a house or flat? Have you ever owned or built a house or flat?

No Yes No Yes

If yes, please give details: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **Loan Purpose** | | | | | | | | | |
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Private purchase:

Affordable home:

Local authority tenant purchase:

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| employed: | |  | | self-employed: | | | | | | | | | |  | | not employed: | | | | | | | |  |  | | |
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| employer name: | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| employer address: | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| state type of business: | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| occupation: | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| employment status e.g. permanent, etc: | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| date commenced present employment: | | | | | | | | | | | | | | | | |  | | / |  | | / |  | | |  |
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| gross basic salary p.a.: | | | | | | | | | € | | | | | | | | | |  | | | | | |  | |
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| overtime p.a. | | | | | | | |  | | | |  | | | € | | | | | | | | | |  | |
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| bonus p.a. | | | | | | | |  | | | |  | | | € | | | | | | | | | |  | |
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| commission p.a. | | | | | | | |  | | | |  | | | € | | | | | | | | | |  | |
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| other income p.a.: | | | | | | | | | | | | | | | € | | | | | | | | | |  | |
| source of other annual income: | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| If less than 6 months in current employment, please give previous employment contact details: | | | | | | | | | | | | | | | | | | | | | | | | |
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| trading name and address: | | | | | | | | | | | | | | | | | | | | | | |  | | |
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| date of commencement of business: | | | | | | | | | | | |  | | | | | / |  | / | |  | | |  | |
| nature of business: | | | | | | | | | | | | | | | | | | | | | | |  | | |
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| sole trader: | | |  | director / partner: | | | | | | | | |  | |  | | | | | | |  |  | | |
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| State % shareholding: | | | | | | | | | | | | | |  | | | | | | | | |  | | |

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| **Employment Status** | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| employed: | |  | | self-employed: | | | | | | | | | |  | not employed: | | | | | | | |  |  | | |
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| **Employment Details** | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| employer name: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| employer address: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| state type of business: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| occupation: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| employment status e.g. permanent, etc: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| date commenced present employment: | | | | | | | | | | | | | | | |  | | / |  | | / |  | | |  |
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| gross basic salary p.a.: | | | | | | | | | € | | | | | | | | |  | | | | | |  | |
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| overtime p.a. | | | | | | | |  |  | | | € | | | | | | | | | | | |  | |
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| bonus p.a. | | | | | | | |  |  | | | € | | | | | | | | | | | |  | |
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| commission p.a. | | | | | | | |  |  | | | € | | | | | | | | | | | |  | |
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| other income p.a.: | | | | | | | | | | | | € | | | | | | | | | | | |  | |
| source of other annual income: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| If less than 6 months in current employment, please give previous employment contact details: | | | | | | | | | | | | | | | | | | | | | | | |
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| **Self-Employment Details** | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| trading name and address: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| date of commencement of business: | | | | | | | | | | | | |  | | | | | / |  | / | |  | | |  |
| nature of business: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| sole trader: | | |  | director / partner: | | | | | | | | | |  | |  | | | | | | |  |  | |
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| State % shareholding: | | | | | | | | | | | | | | |  | | | | | | | | | 3 | |
| **Self-Employment Details *(continued)*** | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| total net profit: | | | | | | | | | | € | | | | | | | | | | | | | |  | |
| *(all partners, before drawings)* | | | | | | | | | | | | | | | | | | | | |  | | |  | |
| drawings: | | | | | | | | | | € | | | | | | | | | | | | | |  | |
| *(state your drawings only)* | | | | | | | | | | | | | | | | | | | | |  | | |  | |
| previous employer’s name and address: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| previous employment from: | | | | | | | | | | | | |  | | | | | / |  | / | |  | | |  |
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| previous employment to: | | | | | | | | | | | | |  | | | | | / |  | / | |  | | |  |
| nature of business: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| occupation: | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| **Financial History & Commitments** | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| **savings** | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |
|  |  | first applicant | | | | | |  | second applicant | | | |  | | financial institution(s) | | | | | | | | | | | | | |
| deposits: | |  | € | | | | |  | € | | | |  | |  | | | | | | | | | | | | |  |
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| current account: | |  | € | | | | |  | € | | | |  | |  | | | | | | | | | | | | |  |
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| **borrowings (include credit card debt)** | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |
| borrower |  | purpose | | | | | |  | € amount owing | | | |  | € monthly repayment | | | | | |  | lender | | | | | | | |
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| **Financial History & Commitments *continued*** | | | | | | | | | | | | | | |
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| **first applicant** | | | | | | | | **second applicant** | | | | | | |
| have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? have any judgements been registered against you personally? have any judgements been registered against a company of which you are a director? | | | | | | |  | have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? have any judgements been registered against you personally? have any judgements been registered against a company of which you are a director? | | | | | | |
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| Yes |  |  | No |  |  | |  | Yes |  |  | No |  |  | |
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| if yes to any of the above, please give details: | | | | | | |  | if yes to any of the above, please give details: | | | | | | |
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| are you obliged to pay alimony/child support or separation maintenance? | | | | | | |  | are you obliged to pay alimony/child support or separation maintenance? | | | | | | |
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| Yes |  |  | No |  |  | |  | Yes |  |  | No |  |  | |
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| if yes, please state monthly amount: | | | | | | |  | if yes, please state monthly amount: | | | | | | |
| € | | | | | |  |  | € | | | | | |  |

Have you ever had a loan or made a previous application Have you ever had a loan or made a previous application

to any other lending agency? to any other lending agency?

Yes: No: Yes: No:

If yes, please give details: If yes, please give details:

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| **Details of Property to be Mortgaged** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| address of property to be mortgaged: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| stage of construction: | |  | | | | | | | | | | | | | | | | | | | completion date: | | |  | / |  | | / |  | |
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| is the property registered with: | | | | homebond scheme: | | | | | Yes | | | |  | | | No | | |  | premier guarantee scheme | | | | | Yes | |  | | No |  |
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| **Mortgage Details** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| **loan amount:** | **€** | | | | |  | | **loan term:** | | | | | | | | |  | | | | | |  | | | | | | | |
| **outlay** | | | | | | | | | | | | | | **Funding** | | | | | | | | | | | | | | | | |
| purchase price: | | | € | | | | | | |  | | | | savings: | | | | | | | | | € | | | | | | | |
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| stamp duty: *(if applicable)* | | | € | | | | | | |  | | | | other \* please specify: | | | | | | | | | € | | | | | | | |
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| legal expenses: | | | € | | | | | | |  | | | | mortgage required: | | | | | | | | | € | | | | | | | |
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| other \*: | | | € | | | | | | |  | | | |  | | | | | | | | |  | | | | | | | |
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| total expenditure: | | | € | | | | | | |  | | | | total finance: | | | | | | | | | € | | | | | | | |
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| \* please give details of ‘other’ above | | | | |  | | | | |  | | | |  | | | | | | | | | | | | | | | | |
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| **Contact Details** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| **solicitor** | | | | | | | | | | | | | | **valuation access** | | | | | | | | | | | | | | | | |
| name and address: | | | | | | | | | | | | | | | name and address of person with whom an inspection may be arranged: | | | | | | | | | | | | | | | |
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| telephone: | | | | | | | | | | | | | | | telephone: | | | | | | | | | | | | | | | |
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**Important Notices**

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| **consent under the consumer credit act 1995** | | |
|  | | |
| Under the Consumer Credit Act 1995 a customer’s consent is required if the customer wishes Roscommon County Council to be able to telephone him/her at his/her place of employment/business in connection with a Credit Agreement. From time to time Roscommon County Council may need to contact you during working hours in connection with the Account. Should you wish to give your consent you should sign this part.  I/we hereby consent to Roscommon County Council contacting me/us by telephone at my/our place of employment/business. | | |
|  | | |
| signature of first applicant: | | date |
|  |  |  |
| signature of second applicant |  | date |
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|  |  |  |
| **credit reference searching & reporting** | | |
|  | | |
| Roscommon County Council may from time to time make searches against you on the records held by credit reference agencies. When such a search is made the Credit reference agencies will keep a record for a period (usually for a year) that the search has been made. Roscommon County Council may also provide information to credit reference agencies concerning this application and the manner in which the Account is conducted. For this Roscommon County Council requires your consent. Please note that if you do not consent Roscommon County Council may not be able to consider your application.  You have the right at any time to request from any credit reference agency a copy of any “personal data” within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that such a credit reference agency holds about you (for which they may charge a small fee) and to have inaccuracies in that information corrected.  I/We authorise Roscommon County Councilto carry our credit reference searches against me/us. I/We acknowledge that such credit reference agencies will record that such a search has been made and disclose that fact to their members for a period of at least one year. I/We also authorise Roscommon County Councilto provide information concerning this application and the conduct of the Account to credit reference agencies. | | |
|  | | |
| signature of first applicant: | | date |
|  |  |  |
| signature of second applicant |  | date |
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|  |  |  |
| **data protection notice** | | |
|  | | |
| ACCESS TO PERSONAL DATA. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that Roscommon County Council holds about you and to have inaccuracies in that information corrected. | | |
|  | | |
| **consumer credit act 1995** | | |
|  | | |
| Please note carefully the following information relating to Housing Loans within the meaning of the Consumer Credit Act 1995.  **“WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.”**  **VARIABLE RATE LOANS - “THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.”**  **ARREARS**  Interest will be applied to the outstanding balance of the loan. This balance includes any element of unpaid interest and charges which will accrue interest on the rate applicable to the account.  **VALUATION**  Where the property is sourced by the applicant on the open market, each application must be supported by a valuation report carried out by an approved independent or local authority valuer. Valuation/survey fees are payable by the applicant(s) to the firm of valuers who undertake the valuation. | | |

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| **your right to cancel the contract** |
|  |
| You do not have a right to cancel the contract once you have drawn down a housing loan but you may repay a housing loan early as outlined in the next paragraph. |

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| **rights to terminate the contract** |
|  |
| You may at any time repay all or part of the loan early  If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract. We may also enforce our mortgage over your property and sell it and realize any security given to us and apply the proceeds of sale in repayment of the loan and all interest and costs and expenses. |
|  |
| **governing law and language** |
|  |
| All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.  All contracts between us, all information, which we supply to you, and all other communications with you  will be in English. |
|  |
| **complaint procedures** |
|  |
| We aim to provide an efficient service to our customers and it is our policy to ensure that all your concerns  are dealt with fairly and promptly.  If you have any complaint please telephone or write to:  **Roscommon County Council**  **Housing Section**  **Áras an Chontae**  **Roscommon**  **F42 VR98**  **Phone No: 090 6637233/238**  **Fax: 090 6637244**  **Website:** [**www.roscommoncoco.ie**](http://www.roscommoncoco.ie)  **Email:** [**housing@roscommoncoco.ie**](mailto:housing@roscommoncoco.ie)  **WARNINGS**  **YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**  **THE PAYMENT RATES ON A HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**  **THE COST OF MONTHLY REPAYMENTS MAY RISE.** |
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**Declaration**

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| **personal details** | | |
|  | | |
| applicant’s name(s): | | |
|  | | |
| address of property to be mortgaged: | | |
|  | | |
|  | | |
| **details of mortgage required** | | |
|  | | |
| purchase price/value of property: |  | amount of loan required: |
| € |  | € |
| repayment term required: |  |  |
|  |  |  |
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| **valuation** | | |
|  | | |
| Roscommon County Council will require a valuation of and certain other information about the property you wish to buy. The valuation report, of which you will obtain a copy, is designed especially for the needs of Roscommon County Council to help us decide if the property represents adequate security for the loan you require. The valuation report will be based on a limited inspection and is not intended to be a structural survey nor a condition report. It is important that you should not rely in anyway on the valuation report. It is possible that there are defects in the property which are not reported but which a more detailed inspection would reveal. This means that the valuation report may not make you aware of defects which could affect your decision to buy. Roscommon County Council recommends that you obtain a more comprehensive report or structural survey. | | |
|  | | |
| **insurance** | | |
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| **Mortgage Protection**  It is a condition on all loans that Mortgage Protection Cover is effected before the loan cheque issues. There is a standard mortgage protection insurance scheme which is compulsory with local authority house purchase loans. The cost of mortgage protection insurance which covers both death and permanent disability will be added to your monthly mortgage repayments.  **Property Insurance**  It is a condition on all loans that property insurance is effected before the loan cheque issues. | | |
|  | | |
| **signature & declaration** | | |
|  | | |
| I/We declare that the information given by Me /Us in this form and in appendix 1, 1A and 2 attached is correct to the best of My/Our knowledge and belief and that these documents were completed before this declaration was signed. I/We declare that I/We am/are of full age and I/We hereby make application for an advance with Roscommon County Council upon mortgage of the property described above. I/We declare that the foregoing statements and particulars and any other information we have given to Roscommon County Council to be strictly true, to the best of my/our knowledge and belief. I/We acknowledge that, in order to process this loan application, Roscommon County Council its servants and agents will hold and process information in connection with this application (together with such other information supplied to or obtained by Roscommon County Council separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Department of the Environment Heritage and Local Government where required by that department. I/We have read the section above headed valuation, I/We understand that I/We should not rely on the valuation report in any way in deciding whether or not to purchase the property. I/We understand that if, contrary to the Roscommon County Council recommendation, I/We do not request or obtain an independent structural survey for my/our own purposes, I/We run the risk that the property may suffer from serious defects which are not mentioned in the Valuation Report and that the report may be defective, or may be inadequate for my/our purposes. I/We further understand that should Roscommon County Council grant a loan this does not signify an assurance or guarantee that the property is soundly constructed and free from defects. I/We note that if I/We are approved by Roscommon County Council for a loan that at any time before the completion of the mortgage transaction Roscommon County Council has the right to withdraw or vary the approval. | | |
|  | | |
|  | | |
| **Signatures** | | |
|  | | |
| first applicant: |  | date: |
|  |  |  |
| second applicant: |  | date: |
|  |  |  |

9

**APPENDICES**

**APPENDIX 1 – SALARY CERTIFICATE**

* **First Applicant’s Employer**
* **Second Applicant’s Employer**

**APPENDIX 1A – HPL 1 FORM**

* **First Applicant**
* **Second Applicant**

**APPENDIX 2 – SOCIAL WELFARE FORMAppendix 1 - SALARY CERTIFICATE – (to be completed by First Applicant’s Employer)**

**THIS SECTION IS TO BE COMPLETED BY AN AUTHOIRISED COMPANY OFFICAL**

**Signed by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Company Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Please authenticate with company stamp or seal**

**Tel Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE**

**SALARY DETAILS**

**Guaranteed Regular Irregular**

**Gross basic wage/salary: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Overtime: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Bonus:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ p.a   **

**Commission: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Other income\*: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ p.a   **

**\*Please give details of other income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Employment Details**

**Name of Employee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Length of service with the company: Years \_\_\_\_\_\_\_ Months \_\_\_\_\_\_\_\_**

**Position held within the company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**The exact location of employment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Is employment permanent? Yes  No **

**Is employee on probation period? Yes  No **

**So far are you able to tell will he/she continue to be in your service? Yes  No **

**If so, what is the maximum of such scale and by what annual increments reached?**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Appendix 1 - SALARY CERTIFICATE – (to be completed by Second Applicant's Employer)**

**THIS SECTION IS TO BE COMPLETED BY AN AUTHOIRISED COMPANY OFFICAL**

**Signed by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Company Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Please authenticate with company stamp or seal**

**Tel Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE**

**SALARY DETAILS**

**Guaranteed Regular Irregular**

**Gross basic wage/salary: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Overtime: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Bonus:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ p.a   **

**Commission: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Other income\*: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ p.a   **

**\*Please give details of other income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Employment Details**

**Name of Employee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Length of service with the company: Years \_\_\_\_\_\_\_ Months \_\_\_\_\_\_\_\_**

**Position held within the company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**The exact location of employment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Is employment permanent? Yes  No **

**Is employee on probation period? Yes  No **

**So far are you able to tell will he/she continue to be in your service? Yes  No **

**If so, what is the maximum of such scale and by what annual increments reached?**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Appendix 1 - SALARY CERTIFICATE – (to be completed by First Applicants Employer)**

**THIS SECTION IS TO BE COMPLETED BY AN AUTHOIRISED COMPANY OFFICAL**

**Signed by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Company Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Please authenticate with company stamp or seal**

**Tel Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE**

**SALARY DETAILS**

**Guaranteed Regular Irregular**

**Gross basic wage/salary: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Overtime: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Bonus:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ p.a   **

**Commission: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_p.a   **

**Other income\*: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ p.a   **

**\*Please give details of other income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Employment Details**

**Name of Employee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Length of service with the company: Years \_\_\_\_\_\_\_ Months \_\_\_\_\_\_\_\_**

**Position held within the company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**The exact location of employment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Is employment permanent? Yes  No **

**Is employee on probation period? Yes  No **

**So far are you able to tell will he/she continue to be in your service? Yes  No **

**If so, what is the maximum of such scale and by what annual increments reached?**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| **Appendix 1A - HPL1 Form – First Applicant** | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | | | | | | | | |
| THIS FORM MUST BE COMPLETED & CERTIFIED BY THE **REVENUE COMMISSIONERS** BEFORE SUBMISSION WITH YOUR COMPLETED APPLICATION.  **FOR CERTIFICATION PLEASE FORWARD TO:**  REVENUE COMMISSIONERS OFFICE  GRETA NA CATHRACH  FAIRGREEN  GALWAY | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |
|  | YOUR FULL NAME  (BLOCK LETTERS) | | | |  | |  | | | | | | | | | |  |
|  |  | | | |  | |  | | | | | | | | | |  |
|  | PREVIOUS NAME  (IF ANY) | | | |  | |  | | | | | | | | | |  |
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|  | PRESENT ADDRESS | | | |  | |  | | | | | | | | | |  |
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|  | PREVIOUS ADDRESS  (IF ANY) | | | |  | |  | | | | | | | | | |  |
|  |  | | | |  | |  | | | | | | | | | |  |
|  | INCOME TAX REFERENCE NUMBER (PPS NUMBER / PRSI NUMBER) | | | |  | |  | | | | | | | | | |  |
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| **TO BE COMPLETED BY THE REVENUE COMMISSIONERS** | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |
| I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person has not previously claimed income relief in respect of interest paid on money borrowed to purchase or build a dwelling. | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |
| **SIGNED** | |  | | | | | | **DATE** | |  | / |  | / | |  |  | |
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|  | | | | **OFFICIAL STAMP** | | | | | | | |  | | | | | |
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| **Appendix 1A - HPL1 Form – Second Applicant** | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |
| THIS FORM MUST BE COMPLETED & CERTIFIED BY THE **REVENUE COMMISSIONERS** BEFORE SUBMISSION WITH YOUR COMPLETED APPLICATION.  **FOR CERTIFICATION PLEASE FORWARD TO:**  REVENUE COMMISSIONERS OFFICE,  GRETA NA CATHRACH,  FAIRGREEN  GALWAY | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |
|  | YOUR FULL NAME  (BLOCK LETTERS) | | | |  | |  | | | | | | | | | |  |
|  |  | | | |  | |  | | | | | | | | | |  |
|  | PREVIOUS NAME  (IF ANY) | | | |  | |  | | | | | | | | | |  |
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|  | PRESENT ADDRESS | | | |  | |  | | | | | | | | | |  |
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|  | PREVIOUS ADDRESS  (IF ANY) | | | |  | |  | | | | | | | | | |  |
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|  | INCOME TAX REFERENCE NUMBER (PPS NUMBER / PRSI NUMBER) | | | |  | |  | | | | | | | | | |  |
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| **TO BE COMPLETED BY THE REVENUE COMMISSIONERS** | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |
| I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person has not previously claimed income relief in respect of interest paid on money borrowed to purchase or build a dwelling. | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |
| **SIGNED** | |  | | | | | | **DATE** | |  | / |  | / | |  |  | |
|  | | | | | | | | | | | | | | | | | |
|  | | | | **OFFICIAL STAMP** | | | | | | | |  | | | | | |
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| **Appendix 2** |

**THIS FORM IS REQUIRED ONLY IF ONE APPLICANT IS ON SOCIAL WELFARE.**

**Name**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Address**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**RSI Number**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**In relation to the above named loan applicant I confirm that the following information is correct**:

**TOTAL AMOUNT OF UNEMPLOYMENT BENEFIT/ASSISTANCE RECEIVED FROM**:

1st January \_\_\_\_\_\_\_\_\_\_\_ to 31st December \_\_\_\_\_\_\_\_\_\_\_\_\_ = € \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CURRENT AMOUNT OF UNEMPLOYMENT BENEFIT/ASSISTANCE BEING RECEIVED

€ \_\_\_\_\_\_\_\_ WEEKLY

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **TO BE COMPLETED BY AN OFFICIAL OF THE DEPARTMENT OF SOCIAL WELFARE/EMPLOYMENT EXCHANGE** | | | | | | | | | |
|  | | | | | | | | | |
| I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person is in receipt of social welfare payments. | | | | | | | | | |
|  | | | | | | | | | |
| **SIGNED** |  | | **DATE** |  | / |  | / |  |  |
|  | | | | | | | | | |
|  | | **OFFICIAL STAMP** | | | |  | | | |
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