



Mortgage Enquiry Form

First Applicant

Name _____

Address _____

Eircode _____

Time at current address _____

DOB _____

Marital Status _____

No. of Dependent Children _____

Ages _____

Irish Passport Holder* _____

*(If no must hold valid stamp 4 Visa)

Second Applicant

Name _____

Address _____

Eircode _____

Time at current address _____

DOB _____

Marital Status _____

No. of Dependent Children _____

Ages _____

Irish Passport Holder _____

*(If no must hold valid stamp 4 Visa)

Contact Details:

Mobile _____

Work / Home _____

E-mail _____

Mobile _____

Work / Home _____

E-mail _____

Employment Details:

Employer _____

Employment Type _____

Occupation _____

Basic Salary _____

Additional Salary _____

Other income _____

Start Date _____

Employer _____

Employment Type _____

Occupation _____

Basic salary _____

Additional Salary _____

Other income _____

Start Date _____

Existing Borrowings:

Lender	Loan Amount	Repayment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____



Existing Commitments:

Rent _____
Childcare _____
Term Loans _____
Monthly Pension _____
Credit Card Balance _____
Other _____

Rent _____
Childcare _____
Term Loans _____
Monthly Pension _____
Credit Card Balance _____
Other _____

Bank Details:

Has your bank account had a negative balance / been overdrawn in the past 6 months? Yes / No
If yes, please provide details: _____

Repayment Capacity

Please provide details and amounts of monthly savings? _____

Are these savings evidenced in your bank / savings account? _____

Details of Mortgage Required:

First Time Buyer _____ Trader Up _____

House Purchase _____ Self-Build _____

Purchase Price of property sought (if applicable) _____

Loan Amount Required _____

Deposit / Balance of Funds Accumulated _____

Source of Balance of Funds (Savings / Gift / Other) _____

Rate Type Preference (Fixed / Variable): _____

BER Rating of property: _____



Declaration and Authorisation:

GDPR

Contact Preference:

Please confirm your preferred method of contact: _____

Here at CMCC Financial Solutions we take your data protection seriously and will only use your data as outlined in our privacy statement.

From time to time may wish to contact you in relation to life, pensions, investment, and mortgage services, offers & competitions we provide.

Agreed methods of contact

Email

Phone

SMS

Post

Please do not contact me for marketing, offers or competitions

* Even if you do subscribe now, you can always unsubscribe at any time.

I/We the applicant(s) authorise CMCC Financial Solutions Ltd to send to all/any lender and my/our solicitor a copy of any letter(s) issued on foot of this enquiry.

Signed:

First Applicant: _____

Second Applicant: _____

Date: _____

Mortgage Application Document Checklist

- Salary certificate (if PAYE), or
 - 3 years audited accounts (if limited company), or
 - 3 years profit and loss accounts (if sole trader/partnership)
- 3 recent payslips and Employment Summary Details (2022 P60, for PAYE), or
 - 3 years revenue Notice of Assessment/Chapter 4 and Form 11 (if self-employed) with confirmation tax affairs are up to date
- Existing loan account statements, within last 6 months
- 6-month bank and saving account statements (and business, if applicable), must be dated within 6 weeks of application date
- 3 months credit card statements
- Copy of passport (photo page with adjacent page) or driving license (front and back of license)
- Utility bill to confirm your present address (if not on bank statements)
- If applicable, copy of G.N.I.B. card – front and back
- Declaration form signed – this can be arranged once we have indication of which lender you wish to proceed with

Mortgage Fees

CMCC Financial Solutions will cover the cost of your initial mortgage consultation. After the initial assessment where we have determined an approval can be obtained an application fee of €250 will be payable for which you will receive the following service:

- Access to our experienced mortgage advisers who have over 20 years combined experience

We will provide you with a document checklist and once all relevant documentation is gathered, we will assess the documentation submitted before processing with lenders.

- We will seek approval for mortgage amount required with various lenders (with one set of forms) (subject to lender criteria)
- We will proceed with lender who offers the best rate depending on your personal preference be it fixed or variable

We will re-check the market approximately 3-4 weeks before closing to ensure no better rates available at that time.

- Opportunity of gaining mortgage exceptions as dealing with numerous lenders rather than just one lender i.e., over 4 times salary in 15% of cases.
- We will deal directly with various lenders to take the stress out of the process for you, this involves:
 - o Gaining initial approval in principle (AIP)
 - o Progressing to loan offer
 - o Ensuring conditions and insurances are satisfied for mortgage to issue