

# Mortgages and Loans and Home Insurance

## Private Clients



[www.propertyplus.ie](http://www.propertyplus.ie)

### CLIENT 1 Details

Name

Address

Email

Phone

Mobile

### CLIENT 2 Details

Name

Address

Email

Phone

Mobile

QF21

What is the purpose of today's visit?					Date	/	/		
Borrowing	Savings and Investment	Pension	Protection						
Property	Other								
Additional Information (please complete property enquiry form if appropriate)									
<b>Advisor Name:</b>									
<b>Source:</b>					<b>Terms of Business Issued</b>			<b>Yes</b>	<b>No</b>

## Consent Under The Data Protection Acts, Credit Reference Searching & Warnings

### A) Consent Under The Data Protection Acts:

I/We hereby agree that the details, information and personal data which are collected from me/us or from third parties in respect of my/our proposal or any subsequent proposals for Mortgages, Loans, Insurance and Financial Services may be held and retained by you in electronic form or otherwise and will be used for the purpose of processing my/our mortgage applications and/or Insurance Proposals, administering any resulting loans and carrying out a financial review on my/our behalf. I/We agree to the retention and reproduction of this information in electronic form or otherwise.

I/We hereby acknowledge and agree that this and other correspondence, communications and information and any resulting outcome may be communicated electronically or otherwise between me/us (or on my/our behalf), to my/our broker or other intermediary and lenders considering my/our proposals. You will not disclose this information outside of the parties previously described except as required or obligated by law and for fraud prevention services or to licensed credit reference agencies to assist in the making of credit decisions and will do so under a strict code of confidentiality.

I/We hereby consent to the disclosure by you of any information and personal data collected from me/us to our service providers, in offering products and services.

I/We hereby consent to permit and request lenders and insurers to provide you loan and all other product and data information from time to time as requested by you.

I/We hereby consent to you contacting us in relation to properties for sale, purchase and lettings.

### B) Credit Reference Searching and Reporting:

I/We hereby consent to lenders considering my/our loan applications, making any enquiries it considers necessary, including references to employers, accountants, mortgagees, landlords or credit reference agencies and any other parties it may deem appropriate to support applications on my/our behalf. I/We also authorise you to seek and provide credit references (searches), to record details of any transactions which may result from this application with Irish Credit Bureau (ICB) and ICB to record, retain and disclose to its members details of such searches for a period of one year.

I/We acknowledge that the ICB are permitted to disclose any material misstatement of fact contained herein to its members and relevant bodies. I/We consent to any application being processed, recorded and retained by ICB.

C) I/We authorise you to contact me/us by post, email, telephone, text message and by other electronic methods

## Warnings

### Guarantees

**Warning:** As a guarantor of a loan, you will have to pay off the loan, the interest and all the associated charges if the borrower does not. Before you sign this guarantee you should get independent legal advice.

### Lifetime Mortgages

**Warning:** Purchasing this product may negatively impact on your ability to fund future needs.

### Debt Consolidated Mortgages

**Warning:** This new loan may take longer to pay off than your previous loans. This means you may pay more than if you paid over a shorter term.

### Variable Rate Residential Mortgages

**Warning:** The cost of your monthly repayment may increase if you do not keep up your repayments you may lose your home.

### Interest Only Mortgage

**Warning:** The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

### Fixed Rate Mortgage

**Warning:** You may have to pay charges if you pay off a fixed-rate loan early.

### Non-Mortgage Personal Lending

**Warning:** If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating.

### Investment

**Warning:** The value of your investment may go down as well as up.

### Hire Purchase

**Warning:** You will not own these goods Financed on Hire Purchase until the final payment is made.

### Warning: Consumer Credit Act 1995

- Your house is at risk if you do not keep up payments on your mortgage or any loan secured on it. The payment rates on this housing loan may be adjusted by the lender from time to time.
- There is no guarantee that the proceeds of the life insurance policy will be sufficient to repay your loan in full when it becomes due for repayment.

Signature 1	Consent	A	B	C	Date
Signature 2	Consent	A	B	C	Date

### Philip O'Reilly Property Plus

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## PART 2 Personal & Income Details

1 PERSONAL DETAILS						Advisor	
	Person One		Person Two		Notes - include details of other non rental income		
Title							
First Name (in full)							
Surname							
Gender							
Present Address					Nature of tenancy		
Post Code							
Nat No. (e.g. PPS)							
Length at this Address							
Previous Address <small>(if less than 3 years at present address)</small>							
Home Tel Number							
Work Tel Number							
Mobile Tel Number							
Email Address							
Date of Birth	Age		Age		Anticipated Retirement Age		P1 P2
Nationality					Time in Country		P1 P2
Marital Status					Year of Marriage		
Previously Married	Yes	No	Yes	No			
First Time Buyer	Yes	No	Yes	No			
Number of Dependents	Y.O.B.						
Any Health Issues	Yes	No	Yes	No			
ICB Consent	Yes	No	Yes	No			

2 EMPLOYMENT/INCOME DETAILS									
	First Named Applicant					Second Named Applicant			
Employment Status	Homemaker	Unemployed	Self-employed	Homemaker	Unemployed	Self-employed			
	Employee	Retired	Student	Employee	Retired	Student			
	Commencement Date			Commencement Date					
Employer									
	Permanent	Temporary/Contract	Part-time	Permanent	Temporary/Contract	Part-time			
Employment Sector P1	Please choose category codes for each applicant from the attached list - Note 1 2 3 4								
Occupation/Profession P1	Please choose category codes for each applicant from the attached list - Note 1 2 3 4								
Employment Sector P2	Please choose category codes for each applicant from the attached list - Note 1 2 3 4								
Occupation/Profession P2	Please choose category codes for each applicant from the attached list - Note 1 2 3 4								
Net salary p.m.	€					€			
(a) Gross Basic Salary p.a.	€					€			
(b) Overtime p.a.	€					€			
	guaranteed	regular	irregular	guaranteed	regular	irregular			
(c) Bonus p.a.	€					€			
	guaranteed	regular	irregular	guaranteed	regular	irregular			
(d) Commission p.a.	€					€			
	guaranteed	regular	irregular	guaranteed	regular	irregular			
Gross income p.a. Total of a, b, c, d.	€ (1					€ (2			
Other income - non rental p.a.	€					€			
<b>Other income - rental p.a.</b>									
Lodger	€					€			
Other	€					€			
Total rental income	€					€			
Totals 1,2	€ (a								

Please see notes for "Employment Sector" and "Occupation/Profession" on page 9

## 2a Self-Employment Details

	First Named Applicant		Second Named Applicant	
Business name				
Address				
Nature of business				
Date established				
	Sole Trader	Director/Partner	Sole Trader	Director/Partner
If shareholder/partner please state % shareholding				
Please state last 3 financial years average	net profit	€	€	€
	drawings	€	€	€

Notes:







## MORTGAGES AND LOANS

Please indicate the reason for your application

First time purchase	Investment	Equity Release	Asset Finance	Premium Finance
Moving house	Refinance	Investor	Tax Finance	Personal Loan
Other	If "Other" please specify			

### 9 MORTGAGE CONSIDERATION

	Person 1		Person 1	
Might your income change significantly in the foreseeable future?	Yes	No	Yes	No
Might your expenditure change significantly in the foreseeable future?	Yes	No	Yes	No
Are you likely to move property within the mortgage term?	Yes	No	Yes	No
If so when?	Yes	No	Yes	No
Do you have any plans to pay off some or all of the mortgage in the foreseeable future?	Yes	No	Yes	No
Please state any further requirements or details that you would like us to record?	Yes	No	Yes	No
Does the term of your mortgage extend beyond your anticipated retirement age?	Yes	No	Yes	No

### 10 NEW PROPERTY/LOAN DETAILS/MORTGAGE/TYPE/RATE CATEGORY

Purpose of Loan			Loan Term	yrs		
Property Address			Rate Type			
Property Value €	(m)	Loan Amount €	(n)	Standard Variable		
Current SVR approx	%	LTV	%	Discount Variable		
<b>Outlay</b>	<b>Funding</b>		Tracker			
Purchase Price €		Savings €		Discount Tracker		
Build Cost €		Additional Borrowing €	(o)	Fixed		
Site Price €		Inheritance €		Fixed Term	yrs	
Repairs/Renovations €		Gifts (or other third-party contributions) €		<b>Mortgage Type</b>		
Stamp Duty €		Equity from Sale of Existing Prop. €		Repayment / Annuity		
Legal Expenses €		Other (please specify below) €		If interest only, how long?		mths
Other (please specify below) €		Mortgage Required (if split insert total) €		Endowment		
<b>Total Expenditure</b> €		<b>Total Funding</b> €		Pension		
(please give details of "other" above)			Split			
<b>ANTICIPATED FINANCIAL POSITION</b>			If so, how?			
Nett worth forward (q) €		Nett income forward (p) €		Part 1	Part 2	
Adjustment arising on purchase (+ or -) €		Rent from new property - lodger €		Amount		
New property value (m) €		Other €		Term		
<b>Total</b> €		<b>Total</b> €		Rate Type		
Less new borrowings (n+o) €		Deduct new/additional repayment (approx)		€	Fixed Term	
<b>Anticipated nett worth</b> €		<b>Anticipated nett income PM before tax &amp; other outgoings</b> €		Proposed Lender		

Notes: Brief details of nett worth and nett income adjustments.

### 11 CREDIT HISTORY DETAILS (detail below)

	Person 1		Person 2		Person 1		Person 2			
Missed Mortgages in last 6 months	Yes	No	Yes	No	Missed Mortgages in last 12 months	Yes	No	Yes	No	
Other Arrears in last 12 months	Yes	No	Yes	No	Details					
Repossessions?	Yes	No	Yes	No	Repossession Date					
Judgements?	Yes	No	Yes	No	Judgement Value	Repaid	Yes	No	Yes	No
Bankruptcy?	Yes	No	Yes	No	Discharge Date					
Arrangement with Creditors	Yes	No	Yes	No	Tax Affairs up to Date		Yes	No	Yes	No



**16 PROFESSIONAL ADVISORS**

	Person 1	Person 2	Notes
<b>Solicitor Firm</b>			
Contact Name			
Address			
Tel.			
Fax.			
Email			
<b>Accountant Firm</b>			
Contact Name			
Address			
Tel.			
Fax.			
Email			
<b>Doctor</b>			
Address			
Tel.			
Fax.			
Email			

**17 MORTGAGE AND LOAN NEEDS**

	P1	P2	N/A
The different types of products and interest rate arrangements which meet the client's needs (including future repayments after any fixed discounted period) have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The main repayment methods (i.e. Capital & Interest Repayment, interest only (and a mixture of the two) have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The various methods of repaying an Interest Only mortgage have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The clients responsibilities to maintain the payment of, and monitor the progress of, repayment products for the full term of an Interest Only mortgage have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The consequences of failing to make suitable repayment arrangements for an Interest Only mortgage have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The need for related insurances, i.e. Building, Contents, has been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The client's responsibilities to ensure that all necessary forms of insurance related to the property and the mortgage are in place and <u>maintained</u> have been explained. e.g. monitor repayments, associated endowment or pension policy performance etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The fact that certain insurances may be a condition of the mortgage has been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All costs and fees associated with the mortgage have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The portability, or not, of the terms and conditions of the mortgage product in the event of moving house have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The circumstances in which the client's account details may be passed onto Credit Reference Agencies has been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High lending charges have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The possible consequences for the mortgages in the event of accident, sickness and redundancy, and the insurance cover available for these events have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The need for life assurance for mortgages in the event of death and Insurances available to cover such risks has been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any tax implications of the mortgage have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the case of joint applications, the issue of 'joint and severably liability' has been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The implications of adding fees and costs to the loan, and debt consolidation, have been explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Signed: \_\_\_\_\_ Advisor Date: \_\_\_\_\_

<b>18 BUILDING AND CONTENTS INSURANCE</b>		<b>ADVISOR:</b>	
In whose name?		Approx Age of Building	
Property Address			
Use		In Good Condition    Yes    No	
Standard Construction		Yes    No    If no, details	
<b>Building Cover</b>			
Buildings sum insured €			
Standard buildings excess €			
Accidental damage		Yes    No	
<b>Contents Cover</b>			
Contents sum insured €			
Standard contents excess €			
Single item limit €			
Accidental damage cover		Yes    No	
Personal possessions away from home limit €			
Obtain list and valuation of specific items			
Claims Experience			

<b>19 FINANCIAL OBJECTIVES</b>		<b>ADVISOR:</b>	

<b>20 PROTECTION POLICIES - in force only</b>								
Person No.	Provider	Broker	Description	Value €	Cover Amount €	Monthly Premium €	Start Date	End Date
<b>Total</b>				€	€	€		

<b>21 INCOME PROTECTION POLICIES - in force only</b>								
Person No.	Provider	Broker	Description	Benefit P.A. €	Monthly Premium €	Start Date	End Date	
<b>Total</b>				€	€			

## 22 RECOMMENDED NEXT STEPS

Category	Recommendation	Our Recommended Priority	Your Preferred Priority
Mortgage / Lending			
Payment Protection Ins			
Life & Serious Illness			
Income Protection			
Health Insurance			
Pension			
Savings			
Investment			
Accident and Illness and Redundancy Insurance			

## 23 AGREED NEXT STEPS

Person No.	Type	Comment	Purpose/ Description	Start Date

Should you wish to add any additional information/comments that may be relevant please do so here:  
 In particular if circumstances are to change please provide information.

Signatures: I/We hereby declare that I/We have read and understood all parts of the consent, warnings and information sections of this form and that the information provided by me/us is correct.

Signature 1	Date
Signature 2	Date

Next Review Date: \_\_\_\_\_ Staff Signature: \_\_\_\_\_

### Note 1: Employment Sector

A: Agriculture, Hunting, Forestry; B: Fishing; C: Mining and Quarrying; D: Manufacturing; E: Electricity, Gas and Water Supply; F: Construction; G: Wholesale and Retail Trade; H: Hotel and Restaurant; I: Transport, Storage and Communications; J: Financial Intermediation; K: Real Estate, Renting and Business Activities; L: Public Administration and Defence; M: Education; N: Health and Social Work; O: Other Services; P: Private Household with Employed Persons; Q: Extra-territorial Organisations and Bodies

### Note 2: Occupation

1 Manager or Administrator; 2 Professional; 3 Associate Professional and Technical; 4 Clerical and Secretarial; 5 Craft and Related; 6 Personal and Protective Services; 7 Sales; 8 Plant and Machine Operatives; 9 Other

### Note 3: Professionals (allowed occupation)

1 Accountants; 2 Actuaries; 3 Architects; 4 Barristers; 5 Dentists; 6 Doctors; 7 Engineers; 8 Pharmacists; 9 Physiotherapists; 10 Solicitors; 11 Quantity Surveyors; 12 University Lecturers; 13 Veterinarians; 14 Public/Civil Servants (excluding Co Co and Semi State employees)

### Note 4: Public/Civil Servants (allowed occupation)

1 Teachers; 2 Gardai; 3 Prison Officers; 4 Fire Fighters; 5 HSE Nurses; 6 HSE Employees; 7 Direct Government Dept Employees (Semi State employees not included)