

**PLATINUM FINANCIAL PLANNING**  
**Mortgage Application Documentation Checklist**

**For Employees**

- 3 months' up-to-date consecutive payslips are needed for each applicant to confirm basic salary.
- Signed and Stamped Salary Certificate (copy attached) from your employer confirming permanency and basic salary.
- Your P60 can be provided as well as payslips, but this includes all income (including bonus/overtime, etc.), so 3 months' payslips are still needed to confirm your basic salary.
- 6 months' recent bank statements (including 1 original).
- 6 months' statements are required for any savings or investments for each applicant.
- 6 months' statements are required for any borrowings for each applicant.
- If you have a current mortgage, you will need to provide 6 months' recent mortgage statements (including 1 original).

**For Self-Employed/ Sole Trader/ Director of Limited Company**

- 2 years audited/trading accounts (certified by your accountant).
- Confirmation of tax position from your accountant.
- Confirmation from your accountant that no significant changes have occurred in the business since the date of the last accounts.
- Minimum 6 months' recent personal and business bank statements.
- Minimum 6 months' statements for any borrowings.
- 3 years Revenue Notice of Assessment.
- If you have a current mortgage, you will need to provide 6 months' recent mortgage statements (including 1 original).

**Equity input for Purchase**

- If you have been given funds to help with your mortgage, we need confirmation of it in writing and confirmation that it is non-repayable (gift letter).
- Proof of the funds, in the donor's name, may also be required.

**Proof of Identity**

You will need to provide suitable proof of identity and residential address:

Photo Identification - an original of any of the following documents:

- Your current national passport or
- Your current valid Irish, UK or European drivers licence (with photo) or
- Your EU National Identity Card (EU country)

Proof of address - you can provide an original of any of the following:

- A utility bill (dated within the last 6 months)
- A bank or building society statement issued in the last 6 months
- Your Determination of Tax Credits for the current year

- Your original household/health or motor insurance documents (less than 12 months old)
- If you live abroad or bank abroad, a foreign credit check will be required.

#### **For Self-Builds**

- Planning Permission and details of proposed size of the property (square feet/metres)
- Copy of your fixed price contract or (B) if you are building by direct labour, a detailed schedule of build costs from your qualified architect, engineer or building surveyor.
- Completed Valuation Report from an approved valuer, explaining the cost and estimated market value of the completed property (this will be required to issue a Letter of Loan Offer. But you shouldn't arrange the valuation until your application has been approved in principle).

#### **For New Houses**

- If the house is part of an estate development, the Structural Guarantee Certificate (which the builder will provide).
- If the house is being built on your own site by direct labour, a letter from a qualified architect or civil engineer confirming that he/she:
  1. Believes the resources are available to complete the building to a good standard.
  2. Will supervise the construction throughout.
  3. Will provide a Certificate of Completion, confirming that the building was constructed in accordance with its planning permissions and best practices.
- If the house is being built on your own site by fixed-price contract, a copy of the contract – plus the original Structural Guarantee Certificate. Or a letter from a qualified architect or civil engineer confirming the contract price and the cover under the Structural Guarantee and stating that he or she will supervise the building construction through all stages.

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