

MFCU MORTGAGE CHECKLIST

The list below outlines the standard documentation required to process your mortgage application. We may require additional documentation based on your personal circumstances.

Standard Documents Required for all Applicants:

	1st Applicant	2nd Applicant
Fully completed & signed application form	<input type="checkbox"/>	<input type="checkbox"/>
6 months most recent current account statements	<input type="checkbox"/>	<input type="checkbox"/>
6 months most recent savings account statements	<input type="checkbox"/>	<input type="checkbox"/>
3 months most recent credit card statements	<input type="checkbox"/>	<input type="checkbox"/>
12 months most recent existing loan & mortgage account statements	<input type="checkbox"/>	<input type="checkbox"/>
Balance of funds- 6 months most recent statements & gift letter signed if relevant	<input type="checkbox"/>	<input type="checkbox"/>
If renting, copy of lease agreement and/or bank statement showing rental payments	<input type="checkbox"/>	<input type="checkbox"/>
Proof of ID, residential address and PPSN	<input type="checkbox"/>	<input type="checkbox"/>
Proof of Irish residence permit (IRP)/Valid Visa if relevant	<input type="checkbox"/>	<input type="checkbox"/>
Marriage certificate if from abroad	<input type="checkbox"/>	<input type="checkbox"/>
Separation agreement if you are separated or divorced	<input type="checkbox"/>	<input type="checkbox"/>
Letter from Council if buying property as tenant purchase or Council buyout	<input type="checkbox"/>	<input type="checkbox"/>



For Employees:

	1st Applicant	2nd Applicant
Salary certificate signed & stamped by employer	<input type="checkbox"/>	<input type="checkbox"/>
Most recent employment details summary	<input type="checkbox"/>	<input type="checkbox"/>
3 months most recent payslips	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of any other income	<input type="checkbox"/>	<input type="checkbox"/>

For Self-Employed:

Last 2 years notice of assessment	<input type="checkbox"/>	<input type="checkbox"/>
Up-to-date tax clearance certificate	<input type="checkbox"/>	<input type="checkbox"/>
Up-to-date tax clearance certificate for the company if relevant	<input type="checkbox"/>	<input type="checkbox"/>
Up-to-date audited or certified set of accounts (accounts must be signed)	<input type="checkbox"/>	<input type="checkbox"/>
6 months most recent business account statements if relevant	<input type="checkbox"/>	<input type="checkbox"/>

HERE FOR YOU

If you need any help with your mortgage application, you can call in to any Member First Credit Union, and we'll help you. Otherwise, you can chat to us on our Live Chat on our website at www.mfcu.ie or speak to a member of staff in our Member Services Centre (MSC) on **(01) 8513400**.

Note: If your mortgage application is successful, we will require property valuation, home insurance and mortgage protection to be arranged prior to drawdown.