

**m**ember First  
CREDIT UNION

# Your Place

## Home Loan Application Form



**Head Office**  
Artane Roundabout  
Malahide Road  
Dublin 5

T 01 851 3400  
F 01 831 4604

@info@mfcu.ie  
www.mfcu.ie



Member First Credit Union Limited is regulated by the Central Bank of Ireland.

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

## Section 1: PERSONAL DETAILS

### FIRST APPLICANT

### SECOND APPLICANT *(where applicable)*

First Name

First Name

Surname

Surname

Present Address

Present Address

Years at Address

Years at Address

If less than 5 years please give previous address

If less than 5 years please give previous address

Contact Phone Details

Contact Phone Details

Email

Email

Date of Birth

Date of Birth

Nationality

Nationality

Marital Status

Marital Status

Number of Dependants      Ages

Number of Dependants      Ages

Please confirm how many years you are living in Ireland

Please confirm how many years you are living in Ireland

Do you require a permit/visa to be legally employed in Ireland    Yes     No

Do you require a permit/visa to be legally employed in Ireland    Yes     No

If yes, please stipulate type of Visa and expiry date

If yes, please stipulate type of Visa and expiry date

## Section 2: Existing Accommodation Details

Home Owner       Renting

Home Owner       Renting

Living with Parents/Relatives

Living with Parents/Relatives

Monthly Mortgage/Rent €

Monthly Mortgage/Rent €

Lender

Lender

Outstanding Balance €

Outstanding Balance €

Current value of Property €

Current value of Property €

Have you ever been the owner or part-owner of a residential property in Ireland or elsewhere    Yes     No

Have you ever been the owner or part-owner of a residential property in Ireland or elsewhere    Yes     No

### Section 3: EMPLOYMENT DETAILS

#### FIRST APPLICANT

Occupation

Position Held

Employer Name

Employer Address

How long in current employment

Employment Type

Permanent  Temporary  Contract

#### If Self Employed

Business Name

Business Address

Business Description

Year in Business

Name of Accountant

#### SECOND APPLICANT *(where applicable)*

Occupation

Position Held

Employer Name

Employer Address

How long in current employment

Employment Type

Permanent  Temporary  Contract

#### If Self Employed

Business Name

Business Address

Business Description

Year in Business

Name of Accountant

### Section 4: Income Details

Gross Basic Income per annum €

Net Monthly Income €

Payment Frequency

Salary Payment Method

Details of Additional Income (if any)

Gross Basic Income per annum €

Net Monthly Income €

Payment Frequency

Salary Payment Method

Details of Additional Income (if any)

### Section 5: Savings & Commitments

#### Savings/Investments/Other Assets

Purpose

Balance/Value €

Financial Institution(s)

#### Savings/Investments/Other Assets

Purpose

Balance/Value €

Financial Institution(s)

**Commitments/Borrowings/Credit Cards**

Description	Description
Balance/Value €	Balance/Value €
Lender	Lender
Repay €	Repay €
Frequency	Frequency
Maintenance Payments	
Have you ever been insolvent, bankrupt or made arrangements with your creditors or been involved in any court proceedings for debt? Have you any actions pending against you? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give details	
<hr/>	
<hr/>	
<hr/>	

**Commitments/Borrowings/Credit Cards**

Description	Description
Balance/Value €	Balance/Value €
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<hr/>	
<hr/>	
<hr/>	

**Section 6: MORTGAGE LOAN DETAILS**

Purpose of Mortgage Loan

**Outlay (Amounts in €)**

Purchase/Building Cost

Site Cost/Value

Repairs/Renovations

**Cost/Value of Property**

Stamp Duty

Member Legal Fees

Professional Fees

Other (give details)

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**Total Outlay (€)****Funded by (Amounts in €)**

Savings

Cash surplus from existing home

Third party contribution

Other (give details)

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**Total Funding (€)****Details of Mortgage Loan Requested**

Amount of total mortgage loan required

Mortgage loan term requested

Repayment Frequency

## Section 7: Details of Property to Mortgaged

New House       Second Hand House       Self-Build       Second Hand House with structural renovations   
Detached House       Semi-detached House       Bungalow       Terraced House       Apartment/Flat

Property Address

  
  

Year of Construction

Construction Type      Traditional (brick/block)       Timber Frame       Precast Concrete

Area of Dwelling      Floor Area (square feet) \_\_\_\_\_      Plot Size (square feet) \_\_\_\_\_

Whose name will the property be registered in?

Local Authority Area

### Annual Costs associated with property (€)

Maintenance/Service Cost p.a.

Parking Cost p.a.

#### Solicitor Details

Name

Address

Contact Name

Phone

Email

#### Valuer/Surveyor Details

Name

Address

Contact Name

Phone

Email

## Section 8: Declarations

I/We agree that this application may form the basis of a proposal by Member First Credit Union Ltd to an insurance company for mortgage indemnity insurance purposes, and the information contained may be disclosed to any prospective insurer for such purpose.

I/we hereby request (in the event of the application being approved) Member First Credit Union Ltd to send any letter of offer and mortgage documents to me/us and my/our solicitor as notified by me/us to the Credit Union, or if a solicitor has not yet been instructed to me/us.

I/we hereby authorise Member First Credit Union Ltd to procure credit references from a credit reference agency or agencies and to make such enquiries as Member First Credit Union Ltd may deem necessary in connection with this application. I/we hereby confirm that the information which I/we have provided in this application form is true and correct.

I/we hereby confirm that the authorisation contained herein to disclose information constitutes a consent for the purposes of the Data Protection Act, 1988 and 2003.

Signature of First Applicant

X \_\_\_\_\_

Date \_\_\_\_\_

Signature of Joint Applicant (where applicable)

X \_\_\_\_\_

Date \_\_\_\_\_



## STATUTORY NOTICE AND OTHER NOTICES

### WARNING

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

**THE INTEREST RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME**

### WARNING

**IF YOU DO NOT MEET THE REPAYMENT ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**

### WARNING

**IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT REPAYING YOUR MORTGAGE ACCOUNT, AND FAIL TO MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENT, YOUR ACCOUNT WILL GO INTO ARREARS.**

If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995 (you can seek this insurance through us or from other sources).

Mortgage loans require to be secured by a mortgage and charge on the subject property.

Lending criteria, terms and conditions apply, security is required. Maximum loan to value limits are in place for purchase of property. Loan requests considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates).

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