# APPROVAL IN PRINCIPLE CHECKLIST

MORTGAGE NAVIGATORS

## Guidance notes to checklist

**Salary cert to be signed, stamped and dated by employer.**

**Please be advised your employment detail summary is obtained through the revenue online services. If assessing additional income (overtime/ bonus/ commission) 3 Years EDS's are required**

**All bank statements provided must be dated within the last 4 weeks.**

**Credit report can be obtained free from www.centralcreditregister.ie**

**ID must be a drivers license or passport, address verification must be a utility bill, or bank statement dated within the past 3 months.**

**Last 6 months current account statements – Including Revolut & N26**

### Here's a list of original documents we need you to send us for your Mortgage application.

**We may need more documents, depending on your circumstances. We will let you know if we do.**

**Yes / No**
(Tick the appropriate box, below)

☐ ☐

| | Applicant 1 | Applicant 2 |
|---|---|---|
| Fully-completed declaration form | ☐ | ☐ |
| Photo ID (passport or Irish / UK driving licence)<br>Please ensure all 4 corners of passport or driving licence are clearly visible<br>For Applicants who hold a GNIB Visa, please supply supporting documentation underneath | ☐ | ☐ |
| Proof of address (a utility bill or original / electronic financial institution statement, less than 6 months old) | ☐ | ☐ |
| Proof of PPSN (Public Service card is not acceptable) | ☐ | ☐ |
| Last three years Employment Detail Summary | ☐ | ☐ |
| Stamped salary certificate dated within the last 3 months | ☐ | ☐ |
| Most recent 3 months consecutive payslips | ☐ | ☐ |
| Most recent 6 months personal current account statements | ☐ | ☐ |
| Most recent 6 months savings account statements showing build-up of funds | ☐ | ☐ |
| BER Cert: For FTB and Mover (Property Specific) | ☐ | ☐ |

| | Applicant 1 | Applicant 2 |
|---|---|---|

## Additional documents that may be needed for your application:

| | Applicant 1 | Applicant 2 |
|---|---|---|
| • Separation / divorce agreement | ☐ | ☐ |
| • Account statement showing rental income / Revenue return / Chapter 4 | ☐ | ☐ |
| • Shared Equity Scheme approval cert / FHS | ☐ | ☐ |
| • Affordable housing scheme approval confirmation | ☐ | ☐ |
| • Help-to-buy approval, expiry date and amount documents | ☐ | ☐ |
| • Foreign credit report is required for any country where you have lived within the past five years, or for any country where you currently maintain a foreign bank account | ☐ | ☐ |
| • 6 months recent statements for foreign bank accounts if applicable | ☐ | ☐ |

## Self-employed document requirements

| | Applicant 1 | Applicant 2 |
|---|---|---|
| • Last 2 years' certified / signed audited financial accounts (include the financial analysis template) | ☐ | ☐ |
| • Last 2 years' Form 11 submitted to Revenue | ☐ | ☐ |
| • Last 2 years' Revenue Notice of Assessments / Chapter 4 | ☐ | ☐ |
| • Last 6 months' business current account statements | ☐ | ☐ |
| • Written confirmation from accountant that the company and personal tax affairs are up to date A Tax clearance certificate is not accepted | ☐ | ☐ |

## Self-build document requirements

| | Applicant 1 | Applicant 2 |
|---|---|---|
| • Architect's / Surveyor's / Engineer's initial costings report | ☐ | ☐ |
| • Planning permission reference number | ☐ | ☐ |
| • Initial valuation (based off plans) | ☐ | ☐ |

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