

Mortgage Document Checklist

INCOME VERIFICATION

Employed PAYE

- Humdinger Mortgages® income certification, signed, dated and stamped by employer
- 3 months consecutive, payslips to confirm basic salary
- Most recent Employment Detail Summary (formerly a P60)
- 6 Months up to date personal Bank current accounts statements
- 6 Months up to date personal Revolut/N26 statements (if applicable)

Self Employed (If Applicable)

- Up to 3 Years audited/trading accounts (certified by accountant)
- Accountant's confirmation of up-to-date tax position / tax clearance certificate
- Up to 3 years Revenue Notice of Assessment (Chapter 4 and Form 11)
- Up to 12 months up-to-date business current account statements
- Up to 3 months up-to-date credit card statements
- Profile / background of Company and/or CV

General

- Certified Identification (e.g. passport, driver's license)
- Certified utility bill (e.g. electricity bill or any other utilities bill)
- 6 months savings statements 6 months credit card statements
- 12 months loan statement(s)
- 12 months mortgage statement(s) separation/divorce agreement
- Stamp 4/5 for non EU nationals Marriage certificate, if applicable

OTHER DOCUMENTS

- An Architect's / engineer's letter of supervision, indemnity insurance and breakdown of cost of construction
- Full Grant of Planning Permission
- Separation/divorce agreement(s) or any other relevant legal agreements

(OFFICE USE ONLY)

- Complete Application Declaration and Direct Debit form
- Copy of affordability calculator used for the proposal
- Copy of up-to-date CCR – Central Credit Registrar – www.centralcreditregister.ie