



LFS
Lyons Financial Services

BANK OF SCOTLAND
Ireland

IIB Homeloans

IRISH NATIONWIDE
www.irish-nationwide.com

Bank of Ireland

First Active
Mortgages

AIB Allied Irish Bank

start
MORTGAGES
Open Minded Lending

EBS
BUILDING SOCIETY

Ulster Bank

IIB Bank

ICS
BUILDING SOCIETY

Office 1, Dunboyne Business Park, Dunboyne, Co. Meath
Tel: 01 801 5808 • Fax: 01 825 1183
email: query@lfs.ie • Web: www.lfs.ie

1. Application Type Please indicate the reason for your application

First time purchase <input type="checkbox"/>	Investment <input type="checkbox"/>	Tenant Purchase <input type="checkbox"/>
Moving/Switching <input type="checkbox"/>	Re-mortgaging <input type="checkbox"/>	Affordable Housing <input type="checkbox"/>
Moving to Holiday Home <input type="checkbox"/>	Self Build <input type="checkbox"/>	

2. Personal Details

	First named applicant	Second named applicant
Surname (Mr/Mrs/Ms/Miss) (Delete as appropriate)	<input type="text"/>	<input type="text"/>
First name(s) (in full)	<input type="text"/>	<input type="text"/>
Present address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
How long at this Address?	<input type="text"/>	<input type="text"/>
Previous address (if less than 3 years at present address)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Is your present residence	Owned by you <input type="checkbox"/> Rented <input type="checkbox"/> Owned by Parents <input type="checkbox"/> Other <input type="checkbox"/>	Owned by you <input type="checkbox"/> Rented <input type="checkbox"/> Owned by Parents <input type="checkbox"/> Other <input type="checkbox"/>
Telephone no.	Home <input type="text"/> Work <input type="text"/>	Home <input type="text"/> Work <input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
If Non EU citizen do you have work permit	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Separated/Divorced <input type="checkbox"/> Widow(er) <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Separated/Divorced <input type="checkbox"/> Widow(er) <input type="checkbox"/>
PPS No.	<input type="text"/>	<input type="text"/>
No. of Children	<input type="text"/> Ages <input type="text"/>	Other Dependents <input type="text"/>

3. Employment/Income Details

If self employed move onto next section

Note: Applicants must submit a certificate of income from their employer in the approved standard format together with their P60 for the preceding tax year and two recent payslips.

	First named applicant	Second named applicant
Occupation	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Employer	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Length of service	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
Current Annual Salary	€ <input type="text"/>	€ <input type="text"/>
Overtime € p.a.	€ <input type="text"/> guaranteed regular <input type="checkbox"/> irregular <input type="checkbox"/>	€ <input type="text"/> guaranteed regular <input type="checkbox"/> irregular <input type="checkbox"/>
Bonus/commission € p.a.	€ <input type="text"/> guaranteed regular <input type="checkbox"/> irregular <input type="checkbox"/>	€ <input type="text"/> guaranteed regular <input type="checkbox"/> irregular <input type="checkbox"/>
Salary 3 points up the Incremental Scale	€ <input type="text"/>	€ <input type="text"/>
Salary 5 points up the Incremental Scale	€ <input type="text"/>	€ <input type="text"/>

If less than 36 months service in present employment, please complete the following.

Previous occupation	<input type="text"/>	<input type="text"/>
Previous employer	<input type="text"/>	<input type="text"/>
Length of service	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
Address	<input type="text"/>	<input type="text"/>

4. Self Employment Details

Note: Self employed applicants should submit a signed and stamped accountants reports confirming that tax affairs are up to date.

	First named applicant	Second named applicant
Business name Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Date established	<input type="text"/>	<input type="text"/>
Sole Trader	<input type="checkbox"/>	<input type="checkbox"/>
Director/Partner	<input type="checkbox"/>	<input type="checkbox"/>
(If Shareholder/partner please state % shareholding)	<input type="text"/>	<input type="text"/>
Directors Remuneration/Drawings	€ <input type="text"/>	€ <input type="text"/>
Your average annual net profit for the last 3 years	€ <input type="text"/>	€ <input type="text"/>
Accountant's Name & Address	<input type="text"/>	
	<input type="text"/>	

5. Additional Income

Any Additional Income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please state source of income	<input type="text"/>		<input type="text"/>	
Amount per annum	€ <input type="text"/>		€ <input type="text"/>	

6. Financial Details

Savings, Investments & Bank Accounts *please tick whose savings these are ie applicant 1 or 2*

1st App.	2nd App.	Institution	Type of Account	Date Opened	Current Balance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please supply all details of your commitments

	1st App.	2nd App.	Paid to name of bank, individual etc	Monthly Payment	Balance Outstanding	Term Outstanding	To be refinanced	
Existing Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Personal Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Car Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Credit Cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Hire Purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Maintenance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>					
	Please give details							

Credit History

If you answer "Yes" to any of these queries, please give full details.

Has either applicant ever:

Been declared bankrupt or insolvent?

Yes No

Has a court order/ judgement registered against him/ her?

Yes No

Made an arrangement with creditors?

Yes No

Fallen into arrears on payments or been refused finance?

Yes No

or have any action pending against him/ her?

Yes No

Details

Note Copies of your most recent statement in respect of all borrowing must be enclosed.

7. Details of Present Property

	First named applicant		Second named applicant	
Rented accommodation	<input type="text"/>	Rent € <input type="text"/> per month	<input type="text"/>	Rent € <input type="text"/> per month
With family/friends	<input type="text"/>	Rent € <input type="text"/> per month	<input type="text"/>	Rent € <input type="text"/> per month
Do you currently own a property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you previously owned a property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you currently have a mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If not have you had a mortgage in the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have, or have had, a mortgage in the last twelve months, please submit a copy of your most recent annual statement.

If you own, have sold, or are disposing of a property, please complete the following details

Address of property	<input type="text"/>		
Year of purchase	<input type="text"/>	Original Price	€ <input type="text"/>
Amount borrowed	€ <input type="text"/>	Amount still owing	€ <input type="text"/>
Payment per month	€ <input type="text"/>	Date repaid (if applicable)	€ <input type="text"/>
Sale price	€ <input type="text"/>	Estimated value	€ <input type="text"/>
Proposed sale price	€ <input type="text"/>	Name of present or most recent lender	<input type="text"/>
		Account number	<input type="text"/>

8. Details of Property to be Mortgaged

Full address of property to be mortgaged	<input type="text"/>			
Type of property <small>(Detached, Semi detached, Apartment, Other)</small>	<input type="text"/>			
Is the property	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>		
How many bedrooms does it contain?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Is the property newly constructed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Do you require stage payments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Do you or will you have vacant possession of the entire property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Do you intend to let? If yes, Estimated monthly rental income? € <input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Will you be the sole occupant?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Will any business activity be carried out at the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
If yes, provide details	<input type="text"/>			
Have you previously applied for a mortgage on this property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
If yes, to whom?	<input type="text"/>			
Was your application successful?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		

9. Loan Details

When do you think you will need your loan cheque?

Amount

Loan Required €
Your own contribution €
From other sources, gifts etc. €
(excluding grants)

Term years

Details of other sources

Please enclose evidence of the source of these funds such as savings a/c statement

House Purchase (if applicable)

Purchase Price €
Additional Repairs (if applicable) €
Total €

Refinancing (if applicable)

Purpose of loan

Year purchased
Purchase Price €
Current Market Value €

10. Private House Construction

Please only complete the remainder of this section if you are building your own home, building an extension or carrying out renovations to your property

Are you Building your own home Building an extension Carrying out renovations

Are you building by way of Fixed price contract Direct labour

If you are building your own home, do you require stage payments Yes No

If you are building your own home, is the property registered under the Home Bond Scheme Yes No

Architect's Name Builders Name
Qualifications
Address
Telephone no.
Site Cost Const. cost
(even if site was gifted please indicate value)

Planning granted Yes No

10. Loan Type

Please tick one

Repayment/Annuity Endowment Pension
Interest Rate Preference Variable* Fixed** Tracker*** Split
Attitude to Risk High Medium Low No Risk

* Variable interest rates increase and decrease with changes in market places

** If choosing fixed rate penalties will incur for early redemption within the fixed term

*** A tracker rate is a variable rate that tracks the European Base Rate with a fixed margin.

WARNING: FOR PENSION OR ENDOWMENT MORTGAGES THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. THE PAYMENT ON THIS LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

12. Your Solicitor

Name of firm	<input type="text"/>	Name of solicitor (Acting on your behalf)	<input type="text"/>
Address	<input type="text"/>	Telephone no.	<input type="text"/>
	<input type="text"/>	Fax No.	<input type="text"/>
	<input type="text"/>	Dx No.	<input type="text"/>

Declaration

Please read the following carefully and note that all applicants must sign this Application/Declaration:

I/We declare and agree that:

1. The information given in this application is true to the best of my/our knowledge and belief and I/We agree that this application and declaration shall be part of the contract between me/us and the lender.
2. I am/We are 18 years of age and over.
3. The rate of interest will be that which the Bank/Building Society is charging on the date on which the loan cheque is issued and subsequently the rate may vary within the terms of the Mortgage Deed.
4. No responsibility can be accepted by the Bank/Building Society for the condition of the property.

5. I/We acknowledge that by this loan application form I/We have been informed by the Bank/Building Society in writing that any insurance which the Bank/Building Society requires may be effected or maintained by me/us with any insurer in the joint names of the Bank/Building Society and myself/ourselves and with any agency or any intermediary of my/our choice.

6. I/We hereby authorise the disclosure by the Bank/Building Society of any personal data or other information, including credit references, relating to the transactions between me/us and the Bank/Building Society or any subsidiary company of the Bank/Building Society to any Credit Information Agency or any person who proposes to take a transfer of the mortgage or to any credit rating agency for the purpose of

assigning an investment credit rating to an issue of mortgage backed securities. This authorisation constitutes a consent for the purposes of Section 8(h) of the Data Protection Act, 1988.

7. I/We hereby further consent to any application being made by the Bank/Building Society to a Credit Information Agency or other third party for information relating to my/our credit rating.
8. I/We acknowledge that any communication in relation to the Loan to any person whom the Bank/Building Society may believe to be in occupation of the property will not be a breach of the duty of confidentiality which the Bank/Building Society may owe me/us.

Terms of Business

I/we confirm that I/we have received the terms of business letter from LFS

Yes

No

Signature of First Applicant

X

Date

Signature of Second Applicant

X

Date

Following the issue of loan cheques, all Accounts held under a specific Customer Number will have the correspondence address updated automatically to new property address.

Lyons Financial is regulated by the Financial Regulator

Warning

Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.
The payment rates on this housing loan may be adjusted by the lender from time to time.