

## Documentation Checklist

It is recommended that applicants have mortgage approval in principle prior to applying. You are required to have mortgage approval at the time of the assessment of your application.

Document	Accepted Types of Documents	✓
<b>Photographic Identification (Must be in date and be clearly visible)</b>	<p><b>All applicants must provide <u>one</u> of the following documents:</b></p> <ul style="list-style-type: none"> <li>▪ Current Valid Signed Passport</li> <li>▪ Current Valid Passport Card</li> <li>▪ Current Valid Public Service Card (Both Sides)</li> <li>▪ Current Valid EU/EEA Driving Licence -must contain a photograph (Irish Provisional Licence accepted)</li> <li>▪ Current EU National Identity Card</li> </ul>	
<b>Proof of Address (Must be in date and be clearly visible)</b>	<p><b>All applicants must provide <u>one</u> of the following documents:</b></p> <ul style="list-style-type: none"> <li>▪ Utility Bill e.g., landline telephone (not mobile), gas, electricity, heating, oil, waste collection (where a utility bill is a first bill, a second form of address verification is required)</li> <li>▪ Correspondence from a Regulated Financial Institution operating in the Republic of Ireland (Insurance / Assurance Co., Bank, Building Society, Credit Union, Credit Card Company)</li> <li>▪ Correspondence from a Government Department / Body</li> </ul>	
<b>Proof of PPSN</b>	<p><b>All applicants must provide <u>one</u> of the following documents:</b></p> <ul style="list-style-type: none"> <li>▪ Statement of Liability P21</li> <li>▪ Tax Assessment</li> <li>▪ Notice of Credits from Revenue</li> <li>▪ Letter from Revenue Commissioners addressed to you showing PPSN, employee details from Revenue</li> <li>▪ Receipt for social welfare payment</li> <li>▪ Letter from Department of Employment Affairs and Social Protection addressed to you showing your PPSN</li> <li>▪ Medical Card</li> <li>▪ Drug Payment Scheme Card</li> <li>▪ Payslip</li> <li>▪ P45</li> </ul>	
<b>Proof of Right to Reside in Ireland for Non-EU/EEA/UK Nationals</b>	<p><b>Must provide evidence for the below per applicant, where relevant:</b></p> <ul style="list-style-type: none"> <li>▪ Proof of legal and habitual residence in Ireland for the last 5 years by way of immigration permissions and stamps e.g. GNI Stamp 4;</li> <li>▪ Proof of Leave to remain extending to potentially permit 5 years reckonable residence;</li> <li>▪ Proof of indefinite leave to remain in the state</li> </ul> <p>A Secondary joint applicant may be considered as part of a joint application provided, they have obtained permission to remain in Ireland (that is not temporary), irrespective of length of prior residence whereby they are married/in civil partnership with:</p>	

	<p>Irish/ UK citizens habitually resident in the State;</p> <p>A. Non-EU/ EEA citizens who meet the minimum periods of residency required as noted above.</p> <p>B. In such cases, evidence of this via submission of valid residency card and letter from the Department of Justice confirming conditions of their residency is required.</p>	
<b>Proof of Residency in the Republic of Ireland</b>	<ul style="list-style-type: none"> <li>▪ <b>All applicants must provide <u>one</u> of the following documents:</b></li> <li>▪ Statement of liability</li> <li>▪ Statement of Payments/Benefits from Dept. of Social Protection</li> <li>▪ Tenancy agreement if you are renting</li> <li>▪ Bank statements for at least 3 months showing day-to-day transactions or Direct Debits</li> <li>▪ Utility bills</li> <li>▪ An employment letter from your current employer, which includes your name, address and date you commenced work</li> </ul>	
<p><b>Proof of Income</b></p> <p>Income details for all household members over the age of 18 <b>MUST</b> be provided</p>		
<b>PAYE Employees</b>	<p><b>Must provide <u>ALL</u> of the following documents (where relevant):</b></p> <ul style="list-style-type: none"> <li>▪ Salary Certificate dated within the last 6 months from your employer.</li> <li>▪ Previous 3 months of payslips (3 if paid monthly, 6 if paid fortnightly and 12 if paid weekly)</li> <li>▪ Employment Details Summary.</li> </ul>	
<b>Self Employed</b>	<p><b>Must provide <u>ALL</u> of the following documents for the previous 2 years (where relevant):</b></p> <ul style="list-style-type: none"> <li>▪ Audited/ Certified Accounts</li> <li>▪ Tax Balancing Statement</li> <li>▪ Tax Payment receipt</li> </ul>	
<b>Social Welfare Income</b>	<p><b>Must provide <u>ALL</u> of the following documents (where relevant):</b></p> <ul style="list-style-type: none"> <li>▪ Documentary evidence of all social insurance and social assistance payments, allowances and pensions being received by members of the household for the previous 12 months.</li> </ul>	
<b>Additional Sources of Income</b>	<ul style="list-style-type: none"> <li>▪ <b>Must provide evidence of income received over the previous 12 months for any of the below sources of income:</b></li> <li>▪ Maintenance Payments received</li> <li>▪ Income from rental properties, dividends, capital investments and other similar sources of income</li> <li>▪ Occupational and social welfare pensions, from whatever source, including from sources abroad.</li> </ul>	
<b>Financial Statements-</b>		

evidence required to show proof of ability to fund the purchase	<ul style="list-style-type: none"> <li>▪ 3 Month statements from ALL current/ savings accounts for the applicant(s) which they are named.</li> <li>▪ Bank Statements for the previous 6 months.</li> </ul>	
Mortgage Approval in Principal.	<p><b>Applicants must have mortgage approval in principle prior to applying.</b></p> <p>Applicants will be required to have mortgage approval at the time of the assessment of your application from a participating bank, lender or Local Authority Home Loan.</p> <p>Participating banks include Bank of Ireland, Allied Irish Bank, Permanent TSB, EBS and Haven.</p>	
Evidence of first-time buyer status :	Self-Declaration	
Confirmation of eligibility for Help To Buy Scheme:	<p><b>Note that applicants are considered first-time-buyers only if BOTH are buying their home for the first time</b></p> <p><u>MYAccount PAYE applicants:</u></p> <ul style="list-style-type: none"> <li>▪ Print out from Revenue portal confirming names of applicant(s) and maximum entitlement under the scheme.</li> </ul> <p><u>ROS self-assessed applicants:</u></p> <ul style="list-style-type: none"> <li>▪ Print out from Revenue portal confirming names of applicant(s) and maximum entitlement under the scheme.</li> </ul>	
Fresh Start Principle (where applicable)	<p><b>Documentation required below dependant on an individual's circumstance:</b></p> <ul style="list-style-type: none"> <li>▪ Court decree/ solicitors letter confirming the applicant is divorced/ separated or otherwise, and have left the property, AND divested themselves of their interest in the property.</li> <li>▪ Where the applicant has been divested of the property through insolvency or bankruptcy proceedings, proof of the applicant's status on the bankruptcy register is required</li> <li>▪ Proof that any property you previously owned / built has been sold, or given as part of a personal insolvency, bankruptcy agreement or other legal insolvency process. A separate assessment of creditworthiness will be conducted.</li> </ul>	
Applicant who's dwelling is not suited to the current needs of their household, due to its size (where applicable)	<ul style="list-style-type: none"> <li>▪ Evidence that the applicant owns a dwelling which, because of its size, is not suited to the current accommodation needs of the applicant's household.</li> <li>▪ Up to date valuation of your current property.</li> </ul>	
30% Residency Rule	<p><b>Please submit any of the below for each of the last 5 years to verify a continuous period of residency to qualify under the 30% Residency Rule:</b></p> <ul style="list-style-type: none"> <li>▪ Utility bills (gas, electricity, landline telephone-not mobile phone)</li> </ul>	

	<ul style="list-style-type: none"> <li>▪ Bank statements/credit union statements</li> <li>▪ Documents issued by government department that shows your address.</li> <li>▪ Statements of Liability P21 from Revenue dated for EACH of the last 5 years.</li> </ul> <p>Proof of Present Address dated within the last 3 months: Any one of the following documents:</p> <ul style="list-style-type: none"> <li>▪ Current utility bill (gas, electricity, landline telephone - not mobile phone)</li> <li>▪ Bank statement/credit union statement</li> <li>▪ Document issued by government department that shows your address.</li> <li>▪ Statement of Liability P21 from Revenue</li> </ul>	
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**It should be noted that only complete applications will be allocated a number and considered a valid application.**