

Your Mortgage Checklist



Things you'll need when meeting your AIB Mortgage Advisor.



For Employees

| | 1st Applicant | 2nd Applicant |
|---|--------------------------|--------------------------|
| • 3 original payslips if paid monthly, 6 original payslips if paid fortnightly, or 8 original payslips if paid weekly. The payslips must be your most recent | <input type="checkbox"/> | <input type="checkbox"/> |
| • AIB Salary Certificate (available in all branches) completed by your employer confirming permanency and basic salary | <input type="checkbox"/> | <input type="checkbox"/> |
| • Your P60 can be provided as well as payslips, but this includes all income (including bonus/overtime etc.), so payslips are still needed to confirm your basic salary | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months' statements are required for any savings or investments not with AIB | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months' statements are required for any borrowings not held with AIB. | <input type="checkbox"/> | <input type="checkbox"/> |

For Self-Employed/Sole Trader/ Director of a company

| | | |
|---|--------------------------|--------------------------|
| • 3 years audited/trading accounts (certified by your accountant) | <input type="checkbox"/> | <input type="checkbox"/> |
| • Confirmation of tax position from your accountant | <input type="checkbox"/> | <input type="checkbox"/> |
| • Minimum 6 months' recent bank statements not held with AIB | <input type="checkbox"/> | <input type="checkbox"/> |
| • Minimum 6 months' statements for any borrowings not held with AIB | <input type="checkbox"/> | <input type="checkbox"/> |
| • 3 years Revenue Notice of Assessment. | <input type="checkbox"/> | <input type="checkbox"/> |

Equity input for Purchase

| | | |
|--|--------------------------|--------------------------|
| • If you have been given funds to help with your Mortgage, we need confirmation of it in writing and confirmation that it is non-repayable | <input type="checkbox"/> | <input type="checkbox"/> |
|--|--------------------------|--------------------------|

Proof of the funds, in the donor's name, may also be required.

For Non-AIB Customers

1st Applicant 2nd Applicant

- You'll need to provide suitable proof of identity and residential address - a current passport or driver's licence and a current utility bill or bank statement
- 6 months' recent bank statements (including 1 original)

If your current mortgage isn't with AIB, we need:

- 6 months' recent mortgage statements (including 1 original)
- If you live abroad or bank abroad, a foreign credit check will be required.

For Self-Builds

- Planning Permission and details of proposed size of the property (square feet/metres)
- (A) Copy of your fixed price contract or (B) if you are building by direct labour, a detailed schedule of build costs from your qualified architect, engineer or building surveyor
- Completed Valuation Report*, explaining the cost and estimated market value of the completed property.

***Valuation Report:** You will need a Valuation Report completed by an approved valuer from the AIB Residential Mortgage Valuers' panel, a list of which is available from your AIB Mortgage Advisor or from www.aib.ie. This needs to be completed before your Letter of Loan Offer can be issued, but you shouldn't arrange the valuation until your application has been approved in principle.

AIB has agreed with the panel a fee of €150 for the initial valuation and €65 for any subsequent valuations should they be required.

The final valuation report must be dated within four months of the date of the drawdown of funds otherwise you maybe required to obtain a new valuation.

