**Mortgage Loan Checklist**

**The following original documents are required to be submitted in order to process your loan application**

If you do not provide us with the requested information and documentation we will not be able to assess your application and credit cannot be granted. Please note that the following list is indicative only and additional documentation may be required depending on circumstances.

**1st Applicant 2nd Applicant**

1. **For Employees**
2. 3 months’ up-to-date consecutive pay slips

(within the 6 months preceding the date of

the application)

1. Credit Union Income Certificate(s) to be completed and stamped by your employer confirming permanency and basic salary
2. Employment Detail Summary 2020, 2021 &2022

(*available online through revenue*)

1. Completed Income and Expenditure statement
2. 6 months statements are required for any savings and/or investment not held with TUI credit union (within the 12 months preceding the date of

the application)

1. 6 months statements are required for any current account not held with TUI credit union (within the 12 months preceding the date of

the application)

1. 6 months statements are required for any borrowings not held with TUI credit union (within the 12 months preceding the date of

the application)

**1st Applicant 2nd Applicant**

1. **Completed Income and Expenditure statement**
2. **Evidence of Balance of Funds to purchase the property**
3. Source 1 Please provide details
4. Source 2 Please provide details
5. **If you are mortgaging a second hand home in need of repair**
6. If all or part of your loan is for the purpose of completing home improvements to your existing property or a new property we require estimates of the value of the work to be carried out.
7. If planning permission or bye-law approval is required for the completion of the home improvements, a copy of this is required.
8. If the home improvements are of a structural nature, a letter of supervision from your architect is required which should include confirmation that the costs are adequate.
9. **Valuation Report**

A Full Valuation Report will be required before full loan approval for all Property Purchases and for all Home Improvement Loans.

Valuations that meet the credit union’s requirements must be sourced through Valuation Management Systems Limited.

1. **The following original documents are required to be submitted prior to loan drawdown**
2. Home Insurance
3. Life Assurance (if required)
4. Direct Debit Mandate
5. Other

**Credit Union Representative: Paul Roche**

**Phone Number: 01-4266060**