

House Purchase Loan Application Form



**Housing Loans Section
Housing & Social Services
Clare County Council
Áras Contae an Chláir
New Road
Ennis
Co. Clare**

065 6846325/ 065 6846287

**WITH HOUSE PURCHASE LOAN APPLICATION
FORM UNDER HOUSING (LOCAL AUTHORITY
LOANS) REGULATIONS 2009**

Application Fees to accompany application form

- **Annuity Loan Application Fee of €150.00**
- **Shared Ownership Application Fee of €150.00**
- **House Purchase loan arising from Affordable Housing Application €120.00**

and

Proof of Inadequate Loan Offer

Confirmation of inadequate loan offers by two financial institutions (bank or building society lenders only must be submitted with application form)

Please note that the above fees are non-refundable.

CHECKLIST FOR APPLICANT/S

Applicants are strongly advised to submit their applications in person at this office as posted applications frequently are not completed correctly and have to be returned.

- Fully Completed Application Form
- HPL1 Form to be stamped by Revenue Commissioner (Appendix 1A)
- Photographic Identification (Current Passport or Drivers Licence)
- Proof of Present Address (Current Utility Bill or Bank Statement)
- Original Salary Certificate (Appendix 1), up-to-date P60 and 4 Recent Payslips
- Signed Customer Declarations
- Original Current Account Statements (6 Months)
- Original Savings Statements (12 Months)
- Original Loan Statements (12 Months)

Self Employed

- Accountants Report/Audited Accounts (2 Years Required)
- Current Tax Balancing Statement
- Current Preliminary Revenue Tax Payment Receipt

Local Authority House Purchase Loan Application

Personal Details

number of applicants _____

first applicant

first name:

middle initial:

surname:

maiden name if applicable:

date of birth:

/ / PPSN:

Gender: Female Male

mother's maiden name:

nationality:

marital status: married single separated

divorced widower other

e-mail:

work tel:

home tel:

mobile:

present address:

how long at this address: years: months:

previous address:

number of dependents: ages:

second applicant

first name:

middle initial:

surname:

maiden name if applicable:

date of birth:

/ / PPSN:

Gender: Female Male

mother's maiden name:

nationality:

marital status: married single separated

divorced widower other

e-mail:

work tel:

home tel:

mobile:

present address:

how long at this address: years: months:

previous address:

number of dependents: ages:

Nature of Current Tenure

do you rent your current accommodation: yes monthly rent € no

Home Owner Living with Parents

Tenant Local Authority Tenant

Other

do you rent your current accommodation: yes monthly rent € no

Home Owner Living with Parents

Tenant Local Authority Tenant

Other

Nature of Current Tenure (continued)

Are you on a local authority Housing List?

No Yes

Are you on a local authority Housing List?

No Yes

If yes, please give details: _____

Have you ever owned or built a house or flat?

No Yes

Have you ever owned or built a house or flat?

No Yes

If yes, please give details: _____

Loan Purpose

Private purchase:

Affordable home:

Local authority tenant purchase:

Shared Ownership:

Annuity Loan:

Employment Status

employed: self-employed: not employed: employed: self-employed: not employed:

Employment Details

employer name:

employer address:

state type of business:

occupation:

employment status e.g. permanent, etc:

date commenced present employment: / /

gross basic salary p.a.: €

overtime p.a. €

bonus p.a. €

commission p.a. €

other income p.a.: €

source of other annual income:

If less than 6 months in current employment, please give previous employment contact details:

employer name:

employer address:

state type of business:

occupation:

employment status e.g. permanent, etc:

date commenced present employment: / /

gross basic salary p.a.: €

overtime p.a. €

bonus p.a. €

commission p.a. €

other income p.a.: €

source of other annual income:

If less than 6 months in current employment, please give previous employment contact details:

Self-Employment Details

trading name and address:

date of commencement of business: / /

nature of business:

sole trader: director / partner:

State % shareholding:

trading name and address:

date of commencement of business: / /

nature of business:

sole trader: director / partner:

State % shareholding:

Financial History & Commitments *continued*

first applicant

have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? have any judgements been registered against you personally? have any judgements been registered against a company of which you are a director?

Yes No

if yes to any of the above, please give details:

are you obliged to pay alimony/child support or separation maintenance?

Yes No

if yes, please state monthly amount:

€

Have you ever had a loan or made a previous application to any other lending agency?

Yes: No:

If yes, please give details:

second applicant

have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? have any judgements been registered against you personally? have any judgements been registered against a company of which you are a director?

Yes No

if yes to any of the above, please give details:

are you obliged to pay alimony/child support or separation maintenance?

Yes No

if yes, please state monthly amount:

€

Have you ever had a loan or made a previous application to any other lending agency?

Yes: No:

If yes, please give details:

Details of Property to be Mortgaged

address of property to be mortgaged:

stage of construction:

completion date:

 / /

is the property registered with: homebond scheme:

Yes

No

premier guarantee scheme

Yes

No

Mortgage Details

loan amount:

€

loan term:

outlay

purchase price:

€

stamp duty: *(if applicable)*

€

legal expenses:

€

other *:

€

total expenditure:

€

Funding

savings:

€

other * please specify:

€

mortgage required:

€

total finance:

€

* please give details of 'other' above

Contact Details

solicitor

name and address:

telephone:

valuation access

name and address of person with whom an inspection may be arranged:

telephone:

Important Notices

consent under the consumer credit act 1995

Under the Consumer Credit Act 1995 a customer's consent is required if the customer wishes the **local authority** to be able to telephone him/her at his/her place of employment/business in connection with a Credit Agreement. From time to time the **local authority** may need to contact you during working hours in connection with the Account. Should you wish to give your consent you should sign this part.

I/we hereby consent to the **local authority** contacting me/us by telephone at my/our place of employment/business.

signature of first applicant:

date

signature of second applicant

date

credit reference searching & reporting

The local authority may from time to time make searches against you on the records held by credit reference agencies. When such a search is made the Credit reference agencies will keep a record for a period (usually for a year) that the search has been made. **the local authority** may also provide information to credit reference agencies concerning this application and the manner in which the Account is conducted. For this **the local authority** requires your consent. Please note that if you do not consent **the local authority** may not be able to consider your application.

You have the right at any time to request from any credit reference agency a copy of any "personal data" within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that such a credit reference agency holds about you (for which they may charge a small fee) and to have inaccuracies in that information corrected.

I/We authorise **the local authority** to carry our credit reference searches against me/us. I/We acknowledge that such credit reference agencies will record that such a search has been made and disclose that fact to their members for a period of at least one year. I/We also authorise **the local authority** to provide information concerning this application and the conduct of the Account to credit reference agencies.

signature of first applicant:

date

signature of second applicant

date

data protection notice

ACCESS TO PERSONAL DATA. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that the **local authority** holds about you and to have inaccuracies in that information corrected.

consumer credit act 1995

Please note carefully the following information relating to Housing Loans within the meaning of the Consumer Credit Act 1995.

"WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT."

VARIABLE RATE LOANS - "THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME."

ARREARS

Interest will be applied to the outstanding balance of the loan. This balance includes any element of unpaid interest and charges which will accrue interest on the rate applicable to the account.

VALUATION

Where the property is sourced by the applicant on the open market, each application must be supported by a valuation report carried out by an approved independent or local authority valuer. Valuation/survey fees are payable by the applicant(s) to the firm of valuers who undertake the valuation.

your right to cancel the contract

You do not have a right to cancel the contract once you have drawn down a housing loan but you may repay a housing loan early as outlined in the next paragraph.

rights to terminate the contract

You may at any time repay all or part of the loan early

If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract. We may also enforce our mortgage over your property and sell it and realize any security given to us and apply the proceeds of sale in repayment of the loan and all interest and costs and expenses.

governing law and language

All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.

All contracts between us, all information, which we supply to you, and all other communications with you will be in English.

complaint procedures

We aim to provide an efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly.

If you have any complaint please telephone or write to:

Housing Loan Section, Housing & Social Services, Clare County Council, Aras Contae an Chlair, New Road, Ennis, Co. Clare

WARNINGS

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 A HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.
THE COST OF MONTHLY REPAYMENTS MAY RISE.

Declaration

personal details

applicant's name(s):

address of property to be mortgaged:

details of mortgage required

purchase price/value of property:

amount of loan required:

repayment term required:

valuation

The local authority will require a valuation of and certain other information about the property you wish to buy. The valuation report, of which you will obtain a copy, is designed especially for the needs of the local authority to help us decide if the property represents adequate security for the loan you require. The valuation report will be based on a limited inspection and is not intended to be a structural survey nor a condition report. It is important that you should not rely in anyway on the valuation report. It is possible that there are defects in the property which are not reported but which a more detailed inspection would reveal. This means that the valuation report may not make you aware of defects which could affect your decision to buy. The local authority recommends that you obtain a more comprehensive report or structural survey.

insurance

Mortgage Protection

It is a condition on all loans that Mortgage Protection Cover is effected before the loan cheque issues. There is a standard mortgage protection insurance scheme which is compulsory with local authority house purchase loans. The cost of mortgage protection insurance which covers both death and permanent disability will be added to your monthly mortgage repayments.

Property Insurance

It is a condition on all loans that property insurance is effected before the loan cheque issues.

signature & declaration

I/We declare that the information given by Me /Us in this form and in appendix 1, 1A and 2 attached is correct to the best of My/Our knowledge and belief and that these documents were completed before this declaration was signed. I/We declare that I/We am/are of full age and I/We hereby make application for an advance with the local authority upon mortgage of the property described above. I/We declare that the foregoing statements and particulars and any other information we have given to the local authority to be strictly true, to the best of my/our knowledge and belief. I/We acknowledge that, in order to process this loan application, the local authority its servants and agents will hold and process information in connection with this application (together with such other information supplied to or obtained by the local authority separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Department of the Environment Heritage and Local Government where required by that department. I/We have read the section above headed valuation, I/We understand that I/We should not rely on the valuation report in any way in deciding whether or not to purchase the property. I/We understand that if, contrary to the the local authority recommendation, I/We do not request or obtain an independent structural survey for my/our own purposes, I/We run the risk that the property may suffer from serious defects which are not mentioned in the Valuation Report and that the report may be defective, or may be inadequate for my/our purposes. I/We further understand that should the local authority grant a loan this does not signify an assurance or guarantee that the property is soundly constructed and free from defects. I/We note that if I/We are approved by the local authority for a loan that at any time before the completion of the mortgage transaction the local authority has the right to withdraw or vary the approval.

Signatures

first applicant:

date:

second applicant:

date:

APPENDICES

APPENDIX 1 – SALARY CERTIFICATE

APPENDIX 1A – HPL 1 FORM

APPENDIX 2 – SOCIAL WELFARE FORM

Appendix 1 - SALARY CERTIFICATE - (to be completed by First Applicants Employer)

EMPLOYMENT DETAILS

Name of Employee: _____

Length of service with the company: Years _____ Months _____

Position held within the company: _____

The exact location of employment: _____

Is employment permanent? Yes No

Is employee on probation period? Yes No

So far are you able to tell will he/she continue to be in your service? Yes No

If so, what is the maximum of such scale and by what annual increments reached?

SALARY DETAILS

	Guaranteed	Regular	Irregular
Gross basic wage/salary: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other income*: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Please give details of other income: _____

THIS SECTION IS TO BE COMPLETED BY AN AUTHOIRISED COMPANY OFFICAL

Signed by: _____

Position: _____

Company Name: _____

Address: _____



Please authenticate with company stamp or seal

Tel Number: _____ Date: _____

THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE

Appendix 1 - SALARY CERTIFICATE - (to be completed by Second Applicants Employer)

EMPLOYMENT DETAILS

Name of Employee: _____

Length of service with the company: Years _____ Months _____

Position held within the company: _____

The exact location of employment: _____

Is employment permanent? Yes No

Is employee on probation period? Yes No

So far are you able to tell will he/she continue to be in your service? Yes No

If so, what is the maximum of such scale and by what annual increments reached?

If so, what is the maximum of such scale and by what annual increments reached?

SALARY DETAILS

	Guaranteed	Regular	Irregular
Gross basic wage/salary: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other income*: _____ p.a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Please give details of other income: _____

THIS SECTION IS TO BE COMPLETED BY AN AUTHOIRISED COMPANY OFFICAL

Signed by: _____

Position: _____

Company Name: _____

Address: _____



Please authenticate with company stamp or seal

Tel Number: _____ Date: _____

THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE

Tel Number: _____ Date: _____

THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE

Appendix 1A - HPL1 Form – First Applicant

THIS FORM MUST BE COMPLETED BY THE **REVENUE COMMISSIONERS** AND RETURNED WITH EVERY APPLICATION.

YOUR FULL NAME (BLOCK LETTERS)	<input type="text"/>
PREVIOUS NAME (IF ANY)	<input type="text"/>
PRESENT ADDRESS	<input type="text"/>
PREVIOUS ADDRESS (IF ANY)	<input type="text"/>
PPS NUMBER (PRSI NUMBER)	<input type="text"/>

TO BE COMPLETED BY INSPECTOR OF TAXES

I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person has not previously claimed income relief in respect of interest paid on money borrowed to purchase or build a dwelling.

SIGNED **DATE**

Appendix 1A - HPL1 Form – Second Applicant

THIS FORM MUST BE COMPLETED BY THE **REVENUE COMMISSIONERS** AND RETURNED WITH EVERY APPLICATION.

YOUR FULL NAME (BLOCK LETTERS)	<input type="text"/>
PREVIOUS NAME (IF ANY)	<input type="text"/>
PRESENT ADDRESS	<input type="text"/>
PREVIOUS ADDRESS (IF ANY)	<input type="text"/>
PPS NUMBER (PRSI NUMBER)	<input type="text"/>

TO BE COMPLETED BY INSPECTOR OF TAXES

I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person has not previously claimed income relief in respect of interest paid on money borrowed to purchase or build a dwelling.

SIGNED

DATE

OFFICIAL STAMP

Appendix 2

THIS FORM IS REQUIRED ONLY IF ONE APPLICANT IS ON SOCIAL WELFARE.

Name: _____

Address: _____

RSI Number: _____

In relation to the above named loan applicant I confirm that the following information is correct:

TOTAL AMOUNT OF UNEMPLOYMENT BENEFIT/ASSISTANCE RECEIVED FROM:

1st January _____ to 31st December _____ = € _____

CURRENT AMOUNT OF UNEMPLOYMENT BENEFIT/ASSISTANCE BEING RECEIVED

€ _____ WEEKLY

TO BE COMPLETED BY AN OFFICIAL OF THE DEPARTMENT OF SOCIAL WELFARE/EMPLOYMENT EXCHANGE

I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person is in receipt of social welfare payments.

SIGNED

DATE / /

OFFICIAL STAMP

VALUATION REPORT

Important Notice

This valuation report ("Valuation Report") is intended to be a report of the Valuer's professional opinion of the property over which it is proposed that security be taken (the "Property") and includes a description of the Property and details of the market value of the Property, taking cognisance of all readily apparent defects and wants of repair. It is a professional estimate of the market value of the Property ("Valuation") and does not purport to be a structural report. This Valuation Report recognises that (i) the inspection of the Property carried out by the Valuer was of a superficial nature and did not enable any conclusion to be reached regarding the presence of or absence of dry rot, wet rot, woodworm or beetle infestation, (ii) woodwork and other parts of the Property which are covered, unexposed or inaccessible were not inspected and (iii) services, including plumbing, drainage, heating, electrical, and gas (if appropriate) have not been tested, although confirmation (or otherwise) that such services are connected is provided. Accordingly, this Valuation Report does not warrant that the Property is soundly constructed and free from defects. The information given in this Valuation Report in relation to the identity of the Property, particulars of services and compliance with Planning and Bye-Law regulations is given subject to verification on legal investigation of title. All measurements and descriptions are approximate. This Valuation Report is given solely for use by the relevant local authority that will advance, or consider advancing, finance to an individual or individuals on the security of the Property (the "Local Authority") for the purposes of assessing the adequacy of the value of the security to be taken by the Local Authority. Any intending purchaser of the Property should have the Property inspected by his/her own architect/engineer. In the event that the applicant(s) purchases the Property, this Valuation Report shall not be taken as any warranty, representation or otherwise by the Valuer, the Local Authority that the purchase price is reasonable. In the case of apartments, duplexes and other properties that involve a shared ownership of common areas, it is the responsibility of the applicant(s) to ensure that a properly constituted management company exists and that all its outstanding obligations have been complied with. This Valuation Report is solely for use by the Local Authority and should not be disclosed by the applicant or the Valuer to any third party. In the event of any such disclosure no responsibility is accepted by the Local Authority or the Valuer to any third party for the whole or any part of its contents.

1. Applicant's Name(s)

2. Property Address

3. Location: Urban Rural

If rural, please describe, local amenities and access to property, including distance from nearest town and/or main road.

4. Give details of any other information which may affect future salability

5. In the case of a new home, what Structural Indemnity Cover is being provided?

Home Bond Tier Guarantee N

6. Is there any visual evidence of subsidence, settlement, land slip or ground heave? Yes No

If 'Yes', Provide Details

7. Do you recommend a specialist report? Yes No

If 'Yes', Provide Details

8. Are there any Rights-of-Way, easements or Way Leaves required/provided by the subject property? Yes No

If 'Yes', Provide Details

9. Property Type

Apartment Duplex Terrace Semi-Detached Detached

10. If the property forms part of a development, please advise:

How many units are in the development in total?

How many units are occupied?

How many units are unfinished?

Are there further phases to be developed? Yes No

Are development works still in progress? Yes No

11. If the property is an apartment/duplex, please advise:

How many storeys in the building?

On what floor(s) is the Property located?

Are common areas/landscaping being maintained by the management company? Yes No

Is there a car parking space included in the purchase price? Yes No

12. Essential Services – Water Gas Electricity Sewerage Central Heating

If serviced by a septic tank and/or private water supply, are they within the boundaries of the site? Yes No

If 'No', Provide Details

Is the septic tank and percolation area the requisite distance from the dwelling? Yes No

13. Accommodation – State number of each

Living Room Bedroom Kitchen Utility Room Bathroom

Shower Room Private WC Attic Conversion Conservatory Garage

14. Dimensions and Construction

Lot Size (sq m):	Gross Internal Living Area (sq m):
Walls:	Roof:
Floors:	Windows:

15. Are there any outstanding essential works necessary, including Roads, Footpaths, Services, Site Works, Boundaries and Decoration? Yes No

If Yes', Provide Details

16. General Observations

17. Re-build cost for fire insurance (incl. prof. fees)

€

Give separate figure for out buildings

€

18. Present Value Cost of Outstanding Works Value on Completion

€

€

€

Valuer's Name:

Qualification

Name & Address of Firm _____

Phone _____

Email _____

Fax _____

Valuation Date: _____

Report Date: _____

Signature: _____

EXPLANATORY NOTES

For the Completion of the Valuation Report Form

All Valuation Reports should be completed in full with no section left blank and no question left unanswered. All Valuation Reports should be signed and dated with the Valuer's stamp imprinted thereon. No amended valuation amounts, either by overwriting or by use of correction fluid, will be accepted. All Valuation Reports should be accompanied by a coloured photograph giving clear and unobstructed views of the property over which it is proposed that security be taken (the "Property") with the address of the Property and the date duly imprinted thereon.

Q.3. Location

A.3. State if the location is urban or rural. If rural give the distance from nearest town/village, civic amenities, transport links etc.

Q.4. Give details of any other information which may affect future saleability

A.4. Are there any unusual aspects regarding the Property and its environment e.g. rights-of-way, bad approach to the Property, adverse development plans, noise, smells, pylons, TC masts, flooding, vandalism or any similar factors that would negatively impact on future saleability.

Q.6. Is there any visual evidence of subsidence, settlement, land slip or ground heave?

A.6. If there is evidence of damage arising from the above or through shoddy workmanship details are to be given. Valuer should also take into consideration obvious defects in neighbouring properties.

Q.7. Do you recommend a specialist report?

A.7. If the Valuer is unable to determine the cause of a defect which could have relevance to the future condition/saleability of the Property then he should suggest a specialist report to comment upon the particular defect(s).
Such reports should only be requested where deemed necessary and should not become routine.

Q.8. Are there any Rights of Way, easements or Way Leaves required/provided by the subject property?

A.8. If there is evidence of any of the above on or over the Property please give details and advise on the likely impact on saleability.

Q.10. If the Property forms part of a development, please advise:

A.10. All sections of this question must be answered to enable the Local Authority to form an overall view of the status of the development.