



**THE
MORTGAGE ARCHITECT**

APPROVAL IN PRINCIPAL CHECKLIST

Income PAYE	1st App	2nd App	General	1st App	2nd App
Salary certificate ¹	<input type="checkbox"/>	<input type="checkbox"/>	Last 6 months current account statements ³	<input type="checkbox"/>	<input type="checkbox"/>
Last 3 months consecutive payslips <i>(6 if Paid Fortnightly, 12 if Paid Weekly)</i>	<input type="checkbox"/>	<input type="checkbox"/>	Last 6 months savings statements	<input type="checkbox"/>	<input type="checkbox"/>
Employment detail summary ²	<input type="checkbox"/>	<input type="checkbox"/>	Last 6 months credit card statements	<input type="checkbox"/>	<input type="checkbox"/>
			Loan / Mortgage Statement last 12 months	<input type="checkbox"/>	<input type="checkbox"/>
			Copy of credit report ⁴ / Foreign credit check if living in Ireland less then 5 yrs	<input type="checkbox"/>	<input type="checkbox"/>
			ID Verification		
Self Employed			ID ⁵ (Driving Licence / Passport)	<input type="checkbox"/>	<input type="checkbox"/>
Signed Certified Accounts for the last 2 years	<input type="checkbox"/>	<input type="checkbox"/>	Address Verification	<input type="checkbox"/>	<input type="checkbox"/>
Chapter 4 for last 2 years + Form 11's	<input type="checkbox"/>	<input type="checkbox"/>	Marriage Cert (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Tax clearance certificate & letter from accountant	<input type="checkbox"/>	<input type="checkbox"/>	Stamp 1/4 and Critical Skills / General Work Permit	<input type="checkbox"/>	<input type="checkbox"/>
Last 6 months business bank account statements	<input type="checkbox"/>	<input type="checkbox"/>			

Further information may be required depending on the application

GUIDANCE NOTES TO CHECKLIST

1. Salary cert to be signed, stamped and dated by employer.
2. Please be advised your employment detail summary is obtained through the revenue online services.
If proposing additional income (overtime / bonus / commission) 2 further years EDS.
3. All bank statements provided must be dated within the last 4 weeks.
4. Credit report can be obtained free from www.centralcreditregister.ie
5. ID must be a drivers license or passport, address verification must be a utility bill
or bank statement dated within the past 3 months.
6. If a customer has a revolut account, a 6 month statement is required on same & N26.