THE MORTGAGE ARCHITECT

APPROVAL IN PRINCIPAL CHECKLIST

Income PAYE	1st App	2nd App
Salary certificate[1]	☐	☐
Last 3 months consecutive payslips *(6 if Paid Fortnightly, 12 if Paid Weekly)*	☐	☐
Employment detail summary[2]	☐	☐

Self Employed	1st App	2nd App
Signed Certified Accounts for the last 2 years	☐	☐
Chapter 4 for last 2 years + Form 11's	☐	☐
Tax clearance certificate & letter from accountant	☐	☐
Last 6 months business bank account statements[6]	☐	☐

Self Build	1st App	2nd App
Help to buy approval	☐	☐
OSI site map	☐	☐
Planning permission – If approved	☐	☐

General	1st App	2nd App
Last 6 months current account statements[3]	☐	☐
Last 6 months savings statements	☐	☐
Last 6 months credit card statements	☐	☐
Loan / Mortgage Statement last 12 months	☐	☐
Copy of credit report[4] / Foreign credit check if living in Ireland less then 5 yrs	☐	☐

ID Verification	1st App	2nd App
ID[5] (Driving Licence / Passport)	☐	☐
Address Verification	☐	☐
Marriage Cert (if applicable)	☐	☐
Stamp 1/4 and Critical Skills / General Work Permit	☐	☐

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.**

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