

Mortgage Enquiry Form

	Applicant 1	Applicant 2
Are you a member of DCU?		
Member Number		
Name		
Address		
Marital Status		
Date of Birth		
No. of years resident in Ireland		
No. of dependent children and their date of birth		
Are you a first-time buyer?		
Have you ever had a property repossessed or voluntarily surrendered?		
Is the mortgage required as your principle private residence?		
Do you have an existing mortgage?		
Are you clearing an existing mortgage with this application?		
Is the existing mortgage in arrears, or ever been restructured or had part of the mortgage parked on a split facility? If so give details		
Employment Status (Please circle)	Permanent/Contract Full-Time/Part-time/Seasonal Self Employed Homemaker Unemployed	Permanent/Contract Full-Time/Part-time/seasonal Self Employed Homemaker Unemployed
Name of Employer		
How long in this Employment?		
Do you require a working visa?		
Gross annual salary	€	€
Net monthly salary	€	€

Any Additional Income?	€	€
Confirm Source of this income		
Amount of Mortgage Requested	€	€
Term of Mortgage Required		
Purchase Price/Value of property	€	€
Amount & Source of Deposit: Savings/Equity/Gift Indicate how much for each		
Monthly Outgoings Confirm type and repayment (Mortgage/Rent/Loans/Credit Card/Hire Purchase/PCP (Utility bills not required)		
Contact number:		
Email:		
I confirm I have received a copy of the DCU Mortgage Privacy Notice and all the information above is true and accurate.	Signed: _____ Date:	Signed: _____ Date:

Warnings

Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Warning: Your home is at risk if you do not keep up repayments on a Mortgage Loan or any other loan secured on it.

Warning: The payment rates on this Mortgage Loan may be adjusted by the Credit Union from time to time.

Warning: The cost of you monthly repayments may increase.

Warning: This new loan may take longer to pay off than your previous loans. This means you pay more than if you paid over a shorter term.

Notice: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit application and credit agreements.

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie