

MORTGAGE CHECKLIST

I / we have been provided with information & explanations of the following prior to completion of the Mortgage Application Form:

	Procuration Fee
	Capital & Repayment Mortgage Repayment
	Interest Only Mortgage Repayment
	Products available to repay an Interest Only Mortgage, the risks associated, effects of failure to maintain suitable arrangements to repay the mortgage & whose responsibility it is to ensure that an adequate repayment method is in place.
	Various types of interest rates available
	Early Repayment Charges
	All costs, fees & charges
	Indication as to future repayments (after the initial scheme product finishes)
	Implications of adding fees & debt consolidation
	Portability
	Accident, Sickness and Unemployment
	Conditional Insurances
	Related Insurance products
	Mortgage Indemnity Guarantee Premium / Higher Advance Fee
	Credit Reference Agencies
	How your mortgage account works (daily / monthly / annual rest)
	Survey types & limitations of Basic Valuation

If applicable:

	For Guarantor Mortgages the need to seek Independent Legal Advice
	Consequences of your mortgage term expiring after retirement
	For re-mortgages the need to establish a discharge fee from existing lender

Applicant 1 Name.....

Signature

Date.....

Applicant 2 Name.....

Signature

Date.....