

RE-MORTGAGING YOUR HOUSE

This questionnaire is designed to help process the re-mortgage of your house as quickly and efficiently as possible. We may require further information from you.

THE FAMILY HOME PROTECTION ACT 1976 AND RELATED ACTS INCLUDING THE DIVORCE ACT 1996

1.What is your legal status ie single, engaged, married, separated, divorced or widowed?

2.If you are not single, state the name of your partner or former partner

3.Please furnish us with a copy of your State (not Church) Marriage Certificate and (if applicable) your spouses death certificate.

4. If you are separated or divorced, we will need a copy of a Separation Agreement or divorce decree, as well as a copy of your marriage certificate. Please note that this is a requirement of all the financial institutions.

4.Has anybody other than yourself (ie your spouse, or fiance(e) or other person) ever contributed to the purchase or upkeep of the property

5.Is the property in sale used or occupied by anybody else who may regard it as their family home?

TITLE

1.Are you aware of any agreement, disputes or court proceedings, particularly in relation to the boundaries, walls or fences which might affect the property or your right to sell it?

2.Do you share a common entrance to your property with anyone else? If yes, with whom?

3.Does anybody have a right of way over your property?If yes, who?

4.Have you received any letters, notices, warnings or other documents from the local authority or any other person which might affect the property ?

5.Do you pay a ground rent ? If so, to whom is it paid?

6.If there is a ground rent payable on your property, have you taken any steps to buy it out?

7.If you use a septic tank, are it and the percolation area located within the boundaries of your property?If not please give details of where they are located and furnish a copy of any documents relating thereto

6.Do any of your neighbours pipes, wires etc cross under or over your property? If yes please give details

PLANNING

1.From the time you bought the property have you carried out any building or conversion works of any kind to it?

If yes please give details and furnish to us now (1) a copy of the final planning permission, and the name and address of your architect or engineer who will supply on your behalf a certificate in the usual recommended form confirming the work was completed in

accordance with the permissions and approvals.

2.If you purchased the property after 1st October 1963 are you aware of any development carried out to it since that date, but before you bought it?

3.Is your property subject to any compulsory purchase, preservation or other order eg for a road widening?

Please note that if you are planning to build an extension, or convert an attic out of the proceeds of your re-mortgage, it is essential that you let us know, as further certificates will be required when the work is completed.

TAXATION

Capital Acquisitions Tax - Did you receive a gift of the property or did you inherit the property . If so it will be necessary to obtain a Certificate of Discharge from Capital Acquisitions Tax.....

IMPORTANT: In order to complete this transaction and obtain your loan cheque, the following documents must be furnished to us as soon as possible:

- 1. **Copy Marriage Certificate (if applicable);**
- 2. **Authority form duly signed.**

Dated this day of 20

OUTLAY INVOLVED IN RE-MORTGAGE

Land Registry fees:

For registration of charge €125.00
For obtaining copy folio € 6.00
For discharging existing Mortgage € 25.00

Searches (approx) € 95.00

Swearing fees (approx) € 22.00

Fees to building society or bank to obtain title deeds and vacated Mortgage (approx)(where applicable) € 85.00

Total Outlay (APPROX) €361.00

Paul Kelly & Co
Professional Fee €450.00

VAT @ 21% € 94.50

Total €544.50

GRAND TOTAL €905.50

You should also take into account any valuation fees which may be charge by your lending institution.

Please ensure that you have organised your Mortgage Protection Policy and Building Insurance - your loan cheque will not issue until these are in place.

Contact Telephone Numbers:

SIGNED:

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