

Request for Transfer from Joint to Joint



Mortgage A/c no.

Names/Address of all parties currently on the mortgage:

I wish to apply to **permanent tsb** p.l.c for their consent to the transfer of the above

mortgage and title into the joint names of :

Name/Address of all parties remaining on/joining the mortgage:

Please confirm your solicitors details below:

Names/Address

Signed by all current AND proposed parties to the mortgage:

1.	Date:	/ /	Contact No:	
2.		/ /		
3.		/ /		

Financial History and Commitments

Please list all other borrowings and monthly repayments

	Applicant Name:	Institution	Amount Outstanding	Monthly Repayments
1			€	€
2			€	€
3			€	€
4			€	€

Reason for Transfer request

To be signed by all parties remaining/joining the mortgage

CREDIT REFERENCE SEARCHING AND REPORTING

Permanent tsb may make searches against you on the records held by credit reference agencies. When such a search is made the credit reference agencies will keep a record for a period (usually for a year) that the search has been made. The Bank may also provide information to credit reference agencies concerning this application and the manner in which the Account is conducted. For this the Bank requires your consent. Please note that if you do not consent the Bank will not be able to consider your application. You have the right at any time to request from any credit reference agency a copy of any "personal data" within the meaning of the Data Protection Act 1988 (as re-enacted from time to time) that such a credit reference agency hold about you (for which they may charge a small fee) and to have inaccuracies in that information corrected. I/We authorise the Bank to carry out credit searches against me/us. acknowledge that such credit reference agencies will record that such a search has been made and disclose that fact to their members for a period of a least one year. I/We also authorise that Bank to provide information concerning this application and the conduct of the Account to credit reference agencies.

Signed:

1.
2.

Date:

	/	/
	/	/

CONSENT UNDER THE CONSUMER CREDIT ACT 1995

Under the Consumer Credit Act 1995 a customers consent is required if the customer wishes the bank to be able to telephone him/her the bank to be able to telephone him/her at his/her place of employment/business in connection with a Credit Agreement. From time to time the Bank may need to contact you during working hours in connection with the Account. Should you wish to give your consent you should sign this part.

Signed:

1.
2.

Date:

	/	/
	/	/

Email:

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(Please print clearly to avoid any delays)

SIGNATURE AND DECLARATION

I/We declare that I/we am/are of full age and I/We hereby make application to become a joint borrower in respect of a mortgage on the property described above. I/We declare that the foregoing statements and particulars and any other information we have given to **permanent tsb** to be strictly true to the best of my/our knowledge and belief.

I/We acknowledge that in order to process this application permanent tsb its servants and agents will hold and process information in connection with this application (together with such other information supplied to or obtained by permanent tsb separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Dept of the Environment, Community and Local Government where required by that department. permanent tsb may also pass this information to other companies within the permanent tsb Group in connection with those purposes.

I/We hereby consent to the transfer of the benefit of the mortgage to any person.

Signed:

1.
2.

Date:

	/	/
	/	/

DATA PROTECTION NOTICE

ACCESS TO PEROSNAL DATA. You have the right at any time to request a copy of any "personal data " within the meaning of the Data Protection Acts 1988 to 2003 (as amended, re-enacted or replaced from time to time) that we hold about you (for which we may charge a small fee) and to have inaccuracies in that information corrected, by writing to our Dataaccess Request, Document Management Control, permanent tsb, 56/59 St Stephen's Green, Dublin 2.

Transfer Check list



Documentation required for all parties proposing to take over the mortgage:

Transfer form completed and signed by all parties

Ptsb salary certificate, authenticated with company stamp/seal

Two most recent payslips & most recent P60

Most recent six months current account statements

(Statements that show both income and mortgage instalments)

or Permanent tsb A/c no. if applicable:

Copy of separation agreement/ Court Order (if applicable)

(Outlining any financial compensation or maintenance payments if applicable.

Please note that failure to confirm if financial compensation is due to the party being removed from the mortgage account may result in a consent letter being revoked if the request is successful.)

Two forms of recent address verification by way of certified utility bill/bank statements for party joining the mortgage.

Certified copy of passport/drivers license for party joining the mortgage

Please note that all of the above can be Certified by;

- Garda Siochana/Police Officers
- Chartered & Certified Public Accountants
- Notaries public/practising solicitors
- Embassy or consular staff
- Designated bodies within Ireland (i.e., Banks & Building Societies, Money Brokers, Life Assurance Companies, An Post, Credit Unions, Stockbrokers)

Rental Income

Please confirm if the mortgaged property is rented, and if so, the amount of rent being received per month.

Copy of the signed lease for the rented property.

Six months bank statements showing the amount of rent being received.

or Permanent tsb A/c no. if applicable:

If the mortgaged property is rented, please confirm the property address in which the applicant/s of the proposed transfer reside:

If applicable, please confirm the sum of rent being made payable for the above property.

Self employed applicants must also supply the following:

Audited accounts for the most recent two years, authenticated with accountant's stamp/seal or Audited company accounts for the most recent two years

Six months up to date business current account statements or Permanent tsb A/c no. if applicable:

Written confirmation from your Accountant that your tax affairs (both business and personal) are up to date and in order.

Questions in relation to the existing parties on the mortgage:

Relationship between the clients

Are the clients married

Is there a separation agreement in place

Is there any financial compensation/maintenance payable

If so, please confirm the amount and the source of funds

***Please note failure to complete this transfer form in full will lead to a delay in your application**

***Applicants must be in employment for at least 12 months and the mortgage a/c must be up to date.**

permanent tsb p.l.c. is regulated by the Central Bank of Ireland

Acc. No.:



Employee name: _____

SALARY CERTIFICATE

Private & Confidential

Dear Employer,

permanent tsb is assessing a loan application from the above applicant, who has informed us that he/she is currently employed by you.

We should be obliged if, in the strictest confidence, you would give us the information stated below.

1. Date of commencement of employment _____
2. Is the Job subject to a probation period? Yes No If yes, how long? _____
3. Position now held _____
4. Is employee pensionable? Yes No
5. In so far as you are to tell, will he/she continue? Yes No
6. Is he/she subject to a salary scale? Yes No
If so, what is the maximum of such scale and by what annual increments reached? Max.: € _____
Increments: € _____
7. Salary or Wage - Basic EUR€ _____
8. Commission EUR€ _____ Regular
Irregular
Guaranteed
9. Bonus EUR€ _____ Regular
Irregular
Guaranteed
10. Overtime-average per annum EUR€ _____ Regular
Irregular
Guaranteed

Company Stamp or Seal:

Signature: _____
Company: _____
Address: _____
Date: _____

PLEASE AUTHENTICATE WITH COMPANY STAMP OR SEAL

Acc. No.:



Employee name: _____

SALARY CERTIFICATE

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Irregular
Guaranteed
9. Bonus EUR€ _____ Regular
Irregular
Guaranteed
10. Overtime-average per annum EUR€ _____ Regular
Irregular
Guaranteed

Company Stamp or Seal:

Signature: _____
Company: _____
Address: _____
Date: _____



PLEASE AUTHENTICATE WITH COMPANY STAMP OR SEAL

Household Expenses Form

How many people are in you household?

How many dependant children do you have?

Ages: Child 1

Child 2

Child 3

Child 4

	Monthly Spend	
Existing Mortgage repayments	<input type="text"/>	
Term Loan Payments	<input type="text"/>	
Overdraft/ Visa (Enter 2.5% of credit limit)	<input type="text"/>	
Regular Monthly Savings	<input type="text"/>	
Rent Paid	<input type="text"/>	or Rent received <input type="text"/>
Maintenance Paid	<input type="text"/>	or Maintenance received <input type="text"/>
Childcare	<input type="text"/>	

Please detail any other expenses / savings which you feel may impact on the affordability of the proposed loan:

i.e. Elderly Care/ Savings etc.

Declaration:

I/We confirm that the above information is accurate and a true reflection of my/ our monthly household income and expenditure.

I / We acknowledge that Permanent TSB will retain and use the information that I/ We have provided for the purposes of assisting Permanent TSB to assess my/ our application for a mortgage transfer/ release.

Protecting your information:

Permanent TSB will keep your information confidential and will only use this information for the for the purpose of assessing your transfer/release application in accordance with the Data Protection Acts 1988 and 2003 (as may be revised, re-enacted or amended from time to time). For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at www.dataprotection.ie.

I/ We consent to Permanent TSB processing and storing my data for the purposes noted above.

Signed _____ Date: _____ Signed _____ Date: _____