

Request for Transfer from Joint to Sole



Mortgage A/c no.

Names/Address of all parties currently on the mortgage:

<input type="text"/>
<input type="text"/>

I wish to apply to **permanent tsb** p.l.c for their consent to the transfer of the above mortgage and title into the sole name of :

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

<input type="text"/>
<input type="text"/>

Please confirm your solicitors details below:

Names/Address

<input type="text"/>

Signed by all current AND proposed parties to the mortgage:

1. <input type="text"/>	Date: <input type="text"/>	Contact No: <input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>

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 may be revised, re-enacted or amended 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 customer's 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:

(Please print clearly to avoid any delays)

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

Three most recent payslips & most recent P60

Most recent three 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)

Photograph and Drive by valuation from a Valuer on our Valuer's list

(Please note that the valuer's fee must be paid by you directly to the valuer)

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 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

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

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

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

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: _____