



**MC Financial**  
Mortgage Specialists



# MORTGAGES MADE SIMPLE

Unit 9, Coolmine Enterprise Centre , Coolmine , Dublin 15  
**Ph:** 01 822 8022 **M:** 087 932 1882 **E:** [info@mcfinancial.ie](mailto:info@mcfinancial.ie) **W:** [www.mcfinancial.ie](http://www.mcfinancial.ie)

M&E Curtin (Financial Services) Limited  
T/A MC Financial Services is regulated by the Central Bank of Ireland.

# Michael Curtin & our specialist team will help you every step of the way.



At MC Financial our success is built on going the extra mile for our clients. No two mortgage applications are the same and we love the challenges that each one presents. We live in a world where clients time is at a premium and hence why our business hours extend to evenings and weekends. The mortgage process is very daunting and labour intensive, therefore it is our job to simplify this process and do all the heavy lifting for our clients. Whether you are a first time buyer or an experienced property investor we look forward to welcoming you through the doors of MC Financial. I can promise we will do our very best for you and your family.

# Step 1:

## Let's get document ready



### 1. **Prove your income:**

- 3 months payslips.
- P60s.
- Salary certificate signed by your employer.
- 2 years accounts (if self employed).

### 2. **Clean banking:**

- 6 months clean bank accounts.
- No referral charges.
- No late payment fees.
- No missed payments.
- No unexplained transactions.
- No online gambling.



### 3. **Proof of savings:**

- Provide up to date savings statement.
- 6 months evidence of regular savings.
- Source of savings.



**MC Financial**  
Mortgage Specialists



**4. Do a credit check on yourself:**

- Log on to [www.icb.ie](http://www.icb.ie).
- No application can proceed without credit check.



**5. Proof of identity & address:**

- Passport or drivers licence.
- Utility bill within last 6 months.

**6. Proof of existing debt:**

- Existing mortgage statement (if applicable).
- Existing loan statements.
- Existing credit card statements.



**MC Financial**  
Mortgage Specialists



**7. Formal mortgage approval:**

- After independent analysis of all banks on the Irish market we will revert with your maximum approval amount, best rates available and your chosen lender.



**MC Financial**  
Mortgage Specialists

## Step 2:

# Let's go house hunting

- Find your dream home within budget.
- Pay a refundable booking deposit of 5%.



Good points... It's cheap, it's well located.  
The bad points... Granted, it's small and you'll have to  
fight the dog for it.



**MC Financial**  
Mortgage Specialists

## Step 3:

# Arrange property Valuation & Structural survey

- Important to make sure your dream home is structurally sound.
- A valuer must also be appointed to provide a formal valuation report for the bank.



**MC Financial**  
Mortgage Specialists

## Step 4:

Time to sign on  
The dotted line .....



- Appoint a solicitor.
- Your solicitor will ensure full ownership can be passed to you and oversee the contract signing.
- You will pay balance of 10% deposit and arrange closing date.



**MC Financial**  
Mortgage Specialists

## Step 5:

# Make an appointment With one of our Independent insurance Advisors

- Once contracts are signed you will need to put insurance in place.
- Our advisors will search the market to provide you with the most suitable policy for your needs and budget.



**MC Financial**  
Mortgage Specialists

## Step 6:

# Closing process & Party time .....

- All final documents will be completed and verified by your solicitor and our mortgage team.
- The cheque will then be released from the bank & finally the keys of your dream home will be ready.



**MC Financial**  
Mortgage Specialists



- First time Buyers require 10% of purchase price.
- Second Time Buyers require 20% of purchase price.
- Non-residents & Buy to Lets require 30% of purchase price.
- Pension Mortgages require 50% of purchase price.
- Banks will lend 3.5 times your total annual income.
- "Help to Buy Scheme" available to first time buyers purchasing new builds up to €500,000, up to €20,000 income tax rebate available. T&Cs apply.



**MC Financial**  
Mortgage Specialists

# MORTGAGES MADE SIMPLE



Unit 9, Coolmine Enterprise Centre , Coolmine , Dublin 15  
**Ph:** 01 822 8022 **M:** 087 932 1882 **E:** [info@mcfinancial.ie](mailto:info@mcfinancial.ie) **W:** [www.mcfinancial.ie](http://www.mcfinancial.ie)

M&E Curtin (Financial Services) Limited  
T/A MC Financial Services is regulated by the Central Bank of Ireland.



[Website](#)



**MC Financial**  
Mortgage Specialists



[Facebook](#)