



highlights

- 85% LTV for specified professionals and public servants
- Automatic 55% NDI for professionals
- Full commission paid
- Competitive clawback arrangements

• Guide for Broker use only

criteria - homeloan

Product	First Time Buyer (up to 80% LTV)	First Time Buyer (85% LTV)	Next Time Buyer	Switcher/Refinance/Equity Release	Self-Build	Affordable Housing
Max term	40 years	40 years	40 years	40 years	40 years	40 years
Max age at maturity	70 years	70 years	70 years	70 years	70 years	70 years
Min age	18	18	18	18	18	18
Max LTV	80%	85%	80%	70% where no short term debt 60% short term debt included	90% site cost & 100% of build cost with FPP to max 80% of final valuation	Up to 100% of the discounted purchase price (not to exceed 80% of true market value)
Max loan amount	N/A	€750,000 Dublin €500,000 all other areas	N/A	N/A	N/A	N/A
Min income	€30,000 single applicant €45,000 joint applicants	€30,000 single applicant €45,000 joint applicants	€30,000 single applicant €45,000 joint applicants	€30,000 single applicant €45,000 joint applicants	€30,000 single applicant €45,000 joint applicants	€30,000 single applicant €45,000 joint applicants
Allowable income Basic Guaranteed overtime Non-Gt'd overtime Bonus Commission Other income	100% both apps 100% both apps 50% both apps 50% both apps 50% both apps 50% both apps	As FTB	As FTB	As FTB	As FTB	As FTB
Max Stressed NDI%*	Up to €74,999 = 45% €75,000-124,999 = 50% > €125,000 = 60%	As FTB	As FTB	As FTB	As FTB	As FTB
Lodger income	Where income > €125,000 & lodger income included, max NDI% will be reduced by 5%	As FTB	As FTB	As FTB	As FTB	Lodger income for sole applicants only
Max assessment term	40 years	40 years	40 years	40 years	40 years	40 years
Employment criteria	Minimum 12 months at time of application S/E-2 years audited a/c's	Minimum 12 months at time of application S/E-2 years audited a/c's	Minimum 12 months at time of application S/E-2 years audited a/c's	Minimum 12 months at time of application S/E-2 years audited a/c's	Minimum 12 months at time of application S/E-2 years audited a/c's	Minimum 12 months at time of application S/E-2 years audited a/c's
Residency criteria	EU Citizens or Stamp 4 visa only	EU Citizens or Stamp 4 visa only	EU Citizens or Stamp 4 visa only	EU Citizens or Stamp 4 visa only	EU Citizens or Stamp 4 visa only	EU Citizens or Stamp 4 visa only
Property type	Freehold & leasehold > 70 years	Freehold & leasehold > 70 years 1 Bed apartments, studios, self builds available	Freehold & leasehold > 70 years	Freehold & leasehold > 70 years	Freehold & leasehold > 70 years	Freehold & leasehold > 70 years
Interest only	3 years up to 80% LTV Term less 3 years available where income > €150,000	Term less 3 years available where income > €150,000	3 years up to 80% LTV where combined income > €100,000 Term less 3 years available where income > €150,000	3 years up to 80% LTV where combined income > €100,000 Term less 3 years available where income > €150,000	3 years from date of 1st stage payment or until final cheque issue whichever comes first	N/A

NOTE:

Applicants must be either a (i) professional or (ii) public servant. See "Special Features" for details.

NOTE:

Minimum loan size of €70k for title insured cases.

* NDI percentages quoted on a stress tested basis as per Financial Regulator guidelines.

special features - general

Low Start (homeloan only)

Pay just 90% of the normal monthly repayment for the first 3 years. At the end of the low start period repayments are readjusted to ensure the loan is repaid within the original term. If choosing a fixed rate, the fixed rate period must be at least as long as the low start period. Low start is only available on Affordable Housing applications where LTV is less than 80% of the discounted purchase price.

Switcher Plus (homeloan only - max LTV 80%)

Using Title Insurance, our Switcher Plus option delivers a reduced legal cost of €850 payable by the applicant. Switcher Plus also offers a faster turnaround than traditional non-title insurance cases, helping your customer complete quickly and with the minimum of fuss.

85% Finance

Our 85% finance package is available on all property, including 1-bed apartments, studios and self-builds. To qualify your customer must be a first time buyer and either (i) a specified professional or (ii) a specified public servant. Please see below for definitions of both employment categories.

Professional Plus

We recognise the potential earning power of your professional customers and have put attractive features in place to make sure they get the very best mortgage deals.

→ Automatic 55% NDI level for all professional applicants.

→ Interest only for term less 3 years is available to professionals earning in excess of €150,000 p.a.

Please see below for definition of this employment category. Please note that the applicant must be qualified. In the case of joint applications the main income must be a specified professional earning a minimum of €30,000 p.a.

Specified Professionals

Solicitors	Psychologists
Barristers	Pilots
Accountants	Architects
Chartered Surveyors	Actuaries
Dentists	University Lecturers
Doctors	Engineers (CEng FIEI, CEng MIEI & MIEI)
Pharmacists	Physiotherapists
Opticians	Veterinarians
Quantity Surveyor	

Government employees where they are professional (state employees only, no semi-state or County Council employees) only accepted where likely to see considerable salary increases in excess of national average.

Specified Public Servants

Teachers, nurses and members of An Garda Síochána **only**

PLEASE NOTE: To avail of the auto 55% NDI level, a Public Servant must be employed in one of the defined "professional" occupations i.e. an Accountant in a government department.

criteria - investor

Max LTV	70%
- 1st prop with Haven	70%
- 2nd+ prop with Haven	70%
Max term	30 Yrs
Min income	€30,000 single applicant €45,000 joint applicants
Max age at expiry	70 Yrs
Interest only	Term less 3 years
Interest cover	1:1 for loans < 70% LTV
Employment criteria	Minimum 12 months at time of application S/E-2 years audited a/c's
Residency criteria	EU Citizens or Stamp 4 visa only
Max value	€2m standalone property €6m connected exposure
Property type	Freehold or Leasehold > 70 yrs

contacting **haven**



Broker Support

1850 250 150

Customer Service (post-drawdown)

1850 565 500

Haven Mortgages Ltd.,
3rd Floor,
110 Amiens Street,
Dublin 1,
DX172.



Broker Support Fax 01 850 6999

Underwriting Fax 01 850 6998



General

brokerinfo@havenmortgages.ie

Amended Offers

aoffers@havenmortgages.ie

Review AIP

reviewaip@havenmortgages.ie

Post drawdown

infoshare@havenmortgages.ie

customer information



Relationship Managers

Brian Nevin 087 775 4785
brian.nevin@havenmortgages.ie

Barry Doyle 086 807 1930
barry.doyle@havenmortgages.ie

John Comer Head of Key Accounts
087 251 3943
john.comer@havenmortgages.ie

John Coogan 087 242 0914
john.coogan@havenmortgages.ie

Nicky Roche 086 854 1046
nicky.roche@havenmortgages.ie

Liz O'Brien 087 297 0796
liz.obrien@havenmortgages.ie

www.havenmortgages.ie