

**Application form for those with Interest Only mortgages expiring or expired<sup>1</sup>**

	Borrower 1	Borrower 2
Number we can call you on		
Mortgage account number		
Surname		
First name		
Age of borrowers (at next birthday)		
Originating bank <sup>2</sup>		
Loan amount		
Estimated value of home		
Interest rate type		
Margin		
When does your term expire?		
If term has already expired, what date did it expire		
Has your broker negotiated a short-term extension	Yes/No*	
Name of broker <sup>3</sup>		
Monthly payment amount prior to expiry		
New TARA monthly payment		
Your net monthly income <sup>4</sup>		
Have you savings to reduce your revised future payments.	Yes/No*	Yes/No*
Have you Friends & Family that will support <sup>5</sup> your monthly payments if required	Yes/No*	Yes/No*
Would you consider renting a room	Yes/No*	Yes/No*
Have you any other charges on the property	Yes/No*	Yes/No*

**Please email the completed form to [info@homeoptions.ie](mailto:info@homeoptions.ie)**

<sup>1</sup> Homeoptions will restructure your mortgage with the provider giving you sustainable and affordable payments and long-term peace of mind. All fields must be completed.

<sup>2</sup> This is the bank that originally lent you the money. You may now be dealing with a servicer such as Pepper, Link, etc. We require the original bank's name.

<sup>3</sup> If you have already negotiated a TARA, please identify the broker used.

<sup>4</sup> Please report your normal monthly income after tax. This will be used to estimate affordable future payments.

<sup>5</sup> Supporters receive a charge over the property and their funds will be repaid at a later date.

\*delete as appropriate