The Mortgage Store
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New Placeholders

Thank you for your valuable feedback, we are continuously seeking ways to support you by improving elements of the mortgage Journey. With this in mind, we are delighted to announce three new additional placeholders;

➢ Broker Document Checklist
➢ Proof of separation
➢ Proof of divorce

Following the introduction of both new proof of separation and proof of divorce placeholders, we will be removing the existing placeholder labelled "proof of divorce or separation". In order to promote a simpler business, we have introduced two new placeholders for when an applicant's marital status is confirmed as Separated or Divorced. These new placeholders will now be labelled 'Proof of Separation' and 'Proof of Divorce' on ROME as projected above. In addition, new placeholder wording has also been updated to make it easier to understand what documentation is needed. We have included examples below.
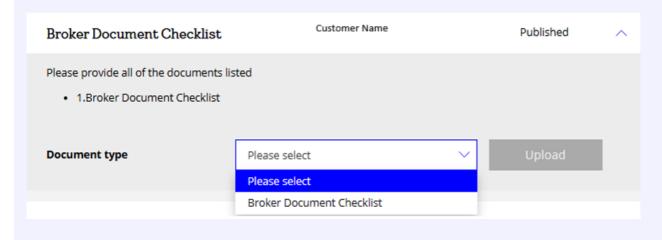
Please note, these changes are effective from Wednesday August 6th 2025 and cases which have already been input on ROME but not yet submitted for next step assessment to our Broker Specialist team will not reflect these new updates.

1. Broker Document Checklist Placeholder

New Broker Document Checklist Placeholder effective August 6th 2025

In this update, a new placeholder called 'Broker Document Checklist' has been created. This placeholder will be generated on all new cases. Please upload the checklist to this placeholder.

Broker Document Checklist Placeholder example:
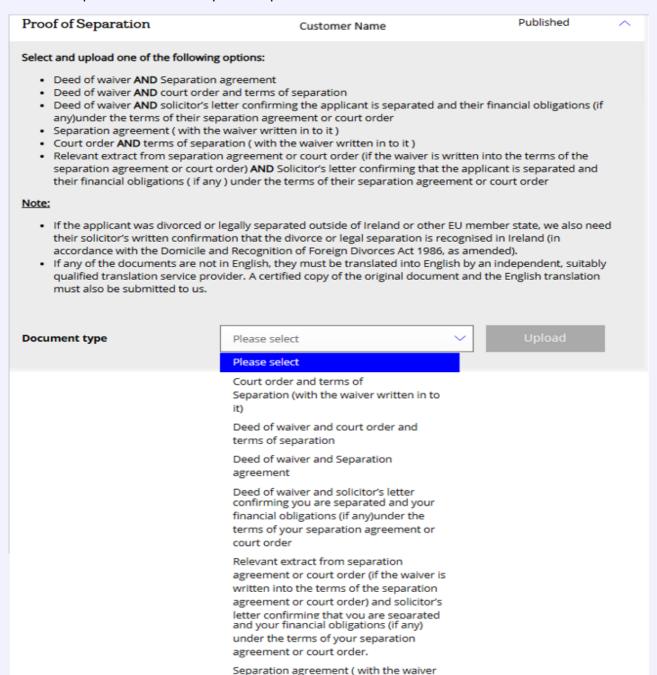
New Placeholders

2. Proof of Separation and Proof of Divorce Placeholder

New Proof of Divorce and Proof of Separation Placeholders effective August 6th 2025

Please see example below of new Separation placeholder:

Proof of Separation   Customer Name   Published ⌃

Select and upload one of the following options:

- Deed of waiver **AND** Separation agreement
- Deed of waiver **AND** court order and terms of separation
- Deed of waiver **AND** solicitor's letter confirming the applicant is separated and their financial obligations (if any)under the terms of their separation agreement or court order
- Separation agreement (with the waiver written in to it)
- Court order **AND** terms of separation (with the waiver written in to it)
- Relevant extract from separation agreement or court order (if the waiver is written into the terms of the separation agreement or court order) **AND** Solicitor's letter confirming that the applicant is separated and their financial obligations (if any) under the terms of their separation agreement or court order

<u>Note:</u>

- If the applicant was divorced or legally separated outside of Ireland or other EU member state, we also need their solicitor's written confirmation that the divorce or legal separation is recognised in Ireland (in accordance with the Domicile and Recognition of Foreign Divorces Act 1986, as amended).
- If any of the documents are not in English, they must be translated into English by an independent, suitably qualified translation service provider. A certified copy of the original document and the English translation must also be submitted to us.

Document type   Please select ⌄   Upload

Please select

Court order and terms of Separation (with the waiver written in to it)

Deed of waiver and court order and terms of separation

Deed of waiver and Separation agreement

Deed of waiver and solicitor's letter confirming you are separated and your financial obligations (if any)under the terms of your separation agreement or court order

Relevant extract from separation agreement or court order (if the waiver is written into the terms of the separation agreement or court order) and solicitor's letter confirming that you are separated and your financial obligations (if any) under the terms of your separation agreement or court order.

Separation agreement (with the waiver written in to it)

🏠 New Placeholders

3. Proof of Separation and Proof of Divorce Placeholder

New Proof of Divorce and Proof of Separation Placeholders effective August 6th 2025

Please see example below of new Divorce placeholder:

Proof of Divorce   Customer Name   Published   ∧

Select and upload one of the following options:

- A certified copy of the court order granting the divorce **AND** The terms of the divorce
- Confirmation from your applicant's solicitor of any financial obligations and/or maintenance payments specified in the court order

Note:

- If the applicant was divorced or legally separated outside of Ireland or other EU member state, we also need their solicitor's written confirmation that the divorce or legal separation is recognised in Ireland (in accordance with the Domicile and Recognition of Foreign Divorces Act 1986, as amended).
- If any of the documents are not in English, they must be translated into English by an independent, suitably qualified translation service provider. A certified copy of the original document and the English translation must also be submitted to us.

Document type   Please select   ∨   Upload

Please select

A certified copy of the court order granting the divorce and the terms of the divorce

Your solicitor's written confirmation of any financial obligations and/or maintenance payments This must include the amount and frequency of such obligations and /or payments.