

Mortgages

Prior Consent and Confirmation of Spouse / Civil Partner



(Please complete in **BLOCK CAPITALS**)

Family Home Protection Act, 1976 as amended Civil Partnership and certain Civil Rights and Obligations of Cohabitants Act, 2010) Consent to Further Advice

THIS IS AN IMPORTANT LEGAL DOCUMENT. YOU MUST OBTAIN INDEPENDENT LEGAL ADVICE BEFORE SIGNING THIS DOCUMENT

Explanatory Notes:

This form is to be completed where the title to the property is in the sole name of a Borrower and that Borrower is married / is a Civil Partner. This form must be witnessed by a solicitor.

TO:

The Governor & Company of Bank of Ireland / Bank of Ireland Mortgage Bank ("the Bank")
New Century House, Mayor Street Lower, IFSC, Dublin 1

Name of borrower:

Name of borrower's spouse/civil partner:

Mortgage account no:

Address of property:

I, _____ am the lawful spouse/Civil partner of the above named Borrower. The above property is my family home/shared home within the meaning of the Family Home Protection Act, 1976 (as amended by the Family Law Act, 1995)/Civil partnership and certain Rights and Obligations of Cohabitants Act, 2010 being the property in which I ordinarily reside with my said spouse / Civil Partner.

My said spouse/Civil partner has already executed a Deed of Mortgage and Charge over the family home/shared home in favour of the Bank (the 'Mortgage') and I have consented there to. My said spouse/Civil partner has applied for a further advance of € _____ from the Bank to be secured by the Mortgage and has received a Letter of Offer dated the: _____ day of 20

I HEREBY CONSENT for the purposes of Section 3 of the Family Home Protection Act, 1976 / Section 28 of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act, 2010 to the said further advance as detailed in the Letter of Offer being secured by the Mortgage on my family home / shared home.

I confirm that I have taken independent legal advice before signing the document.

SIGNED by me, prior to my spouse / Civil Partner signing the Acceptance of the Letter of Offer:

Signed:



Date: / /

Borrower's spouse / Civil partner:

Witness: (Solicitor's signature)

Solicitor's name: (In block)

Solicitor's address:

Solicitor's certificate:

I confirm that I have explained and advised the above named Borrower's spouse/Civil partner as to the nature and consequences of this consent.

Signed:



Solicitor who provided independent legal advice