



The Mortgage Store are delighted to announce four new ROME Updates

We have listened to your feedback and as a direct result of this feedback, we have made some enhancements to ROME.

These enhancements will ensure a better user experience, more robust first step approval in principle and the immediate availability of placeholders when submitting applications.

****Please ensure to perform a refresh of your browser before logging into ROME for the new enhancements to take effect – this can be done by holding the Ctrl key and pressing F5, when in your browser****

1. New First Step Approval in Principle Letter

With this enhancement, we have made a number of changes to the First Step AIP Template that brokers issue to customers. This letter will replace our First step AIP certificate and will be **immediately** available when a case is created and first submitted to us (Please refer to enhancement 2 on page 4 for further details).

This new First Step Approval in Principle will;

- Display the Application number on the template.
- Contain The Mortgage Store logo.
- Include the Director of Home Buying’s signature.
- Give access to an Approval Letter prior to underwriting assessment.
- Provide a separate letter for House Hunter and Property Specific applications.

House Hunter

This will display the approval amount, term & **show a validity period of 12months**, removing the need for you to seek an additional house hunter letter after 6 months.

Property Specific

This will display the approval amount, term, property address of the target property and show a validity period of 6 months.

See Page 2 and 3 for samples of these letters.

There is no change to how you can access our First Step AIP. This new letter, with enhanced features, will be located in the same place on ROME on the right-hand side of the ‘Overview’ screen as shown in the example below.

OverviewCase documentsMessages1Upload your documents

Case status

Application last modified by System Generated, Bank of Ireland

Next step Broker Triage- Documents requiredAS400 Number

Business Writer:

Need help?
Read our FAQs for more information about using our mortgage application system.

Contact us
Please send us a case message or call us on 081 8200 385 / 01 2500 385 Mon - Fri between 9am and 5pm. All calls will be recorded for training and monitoring purposes.

Particulars

Residential
First Time Buyer

LTV 70 %
€350,000 Loan

Term 25 Years
Repayment

Sample Address

Copy as new case

View AIP certificate



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Sample ‘House hunter’ First Step AIP



Mr Sample Househunter AIP
Sample Address
Sample Address
Co. Dublin

09/05/2025
Your reference number: 00006774761

House hunter - Approval in Principle (AIP)

Dear Mr Househunter AIP,

Thank you for choosing Bank of Ireland for your mortgage application.

Based on the information you've given us about your income and circumstances, The Mortgage Store powered by Bank of Ireland has approved in principle a mortgage of:

€350,000over 25 years and 0 months

Please note:

- This AIP is not a formal offer of a mortgage loan. It is just our estimate of how much you can borrow based on the information you gave us via your mortgage broker.
- This AIP will last for 12 months from the date above.
- You cannot rely on this approval in principle to enter into a contract to buy a property or take on any other legal obligation.
- If you decide to proceed with a full mortgage application, it will be subject to our lending criteria, terms and conditions.

To move to the next stage:

When you are ready to progress your application or if you have any further questions, please do not hesitate to contact your mortgage broker.

We're looking forward to helping you buy your new home.

Yours sincerely,



Alan Hartley
Director of Home Buying

Bank of Ireland - The Governor and Company of the Bank of Ireland, incorporated by charter in Ireland with limited liability. A tied agent of New Ireland Assurance Company plc, trading as Bank of Ireland Life for Life Insurance Business. Bank of Ireland trading as The Mortgage Store powered by Bank of Ireland is regulated by the Central Bank of Ireland.

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Sample 'Property Specific' First Step AIP



Mr Sample Property Specific AIP
Sample Address
Sample Address
Co. Dublin

09/05/2025
Your reference number: 00006774761

Approval in principle (AIP)

Dear Mr Specific AIP,

Thank you for choosing Bank of Ireland for your mortgage application.

Based on the information you've given us about your income and circumstances, The Mortgage Store powered by Bank of Ireland has approved in principle a mortgage of:

€350,000 over 25 years and 0 months

on your new property at: **Sample Address, Sample Address, Co. Dublin.**

Please note:

- This AIP is not a formal offer of a mortgage loan. It is just our estimate of how much you can borrow based on the information you gave us via your mortgage broker.
- This AIP will last for 6 months from the date above.
- You cannot rely on this approval in principle to enter into a contract to buy a property or take on any other legal obligation.
- If you decide to proceed with a full mortgage application, it will be subject to our lending criteria, terms and conditions.

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We're looking forward to helping you buy your new home.

Yours sincerely,



Alan Hartley
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2. Availability of Placeholders on New Applications

We are automating the process of placeholders by making them immediately available when a case is first created and submitted to us. You will no longer need to wait for Placeholders to be published.

- This improvement will lead to a faster turnaround time on creation and submission of new applications.
- There is no change to how you submit a new application to us.

1. Complete the Application details as BAU and ‘Proceed to declaration’

This step contains:

About the mortgage

Complete

Fees

Complete

Funding the mortgage

Complete

Proceed to declaration

2. Click Submit

Declaration

Submit

Credit search warning

You are about to submit this application. If you do this, you will be giving Bank of Ireland express consent, on behalf of your customers, to provide their data to the Central Credit Register.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

By selecting 'Submit' you confirm that the applicant(s) has been made aware of the above prior to submission and have signed the Declarations, Authorisations and Consents Form.

3. The First Step AIP Certificate will be immediately available in the same location

Copy as new case

View AIP certificate

4. Click on the ‘Upload your documents’ tab where all placeholders are immediately available to upload to

OverviewCase documentsMessages1Upload your documents

All applicantsSample Property Specific AIP

Assessment+

Proof of PPSN	for Sample Property Specific AIP	Published	▼
Your payslips	for Sample Property Specific AIP	Published	▼



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3. Introduction of Application Journey status

The ROME status name has been updated to now clearly show the stage of the application Journey.

Below is a list of each status on ROME as well as a “meaning” of each status.

To note; once the new First Step AIP has been created, the application status will show as: ‘Broker Triage - Documents Required’

Rome Status	Meaning
Broker Triage - Documents Required	Awaiting Documents
Broker Specialist Application Assessment	Case being worked by Broker Specialist Team
Broker Triage Assessment	Case being worked by Broker Specialist Team
Awaiting Underwriter Assessment	Case is in Underwriting Queue
Underwriter Review in Progress	Underwriting assessment is in progress
House Hunter Application Approved	Underwriting assessment completed & House Hunter AIP has issued
Application Approved in Principle	Underwriting assessment completed & Property Specific AIP has issued
Pre Completions Documents required	Underwriting assessment completed & Property Specific Loan Offer has issued. Pre-Completion documents are now required
Completions - Documents Required	All Pre-Completions documents received and accepted. Completions documents now required
Funds Issued	Funds have issued
Awaiting Documents - Staged Drawdown	Funds have issued on a stage drawdown application & case has reverted to Awaiting documents for subsequent/future drawdowns
Application Review Complete	Application Withdrawn / Cancelled / Not Proceeding

4. Enhancements to Property Details Tab & Outlay/Funding table

We have made some minor improvements to questions asked under the property details section which you will experience as you navigate this part of the application.