



ROME Enhancements and Glossary A-Z of Bank Terms

ROME Enhancements

We're committed to supporting you throughout the mortgage journey and continuously improving your experience.

Through our regular monthly ROME enhancements, we make small but meaningful updates to functionality, helping to create a smoother and more straightforward experience. With this in mind, we're delighted to share the latest upgrades with you.

1. Property Type 'Studio' Enhancement
2. Self-Employed Income Enhancement

If you have any questions, please contact your Relationship Manager

1. Property Type Enhancement

As a result of The Mortgage Store's updated credit policy permitting mortgage lending on new build studio apartments, ROME has now been updated to accommodate this type of property

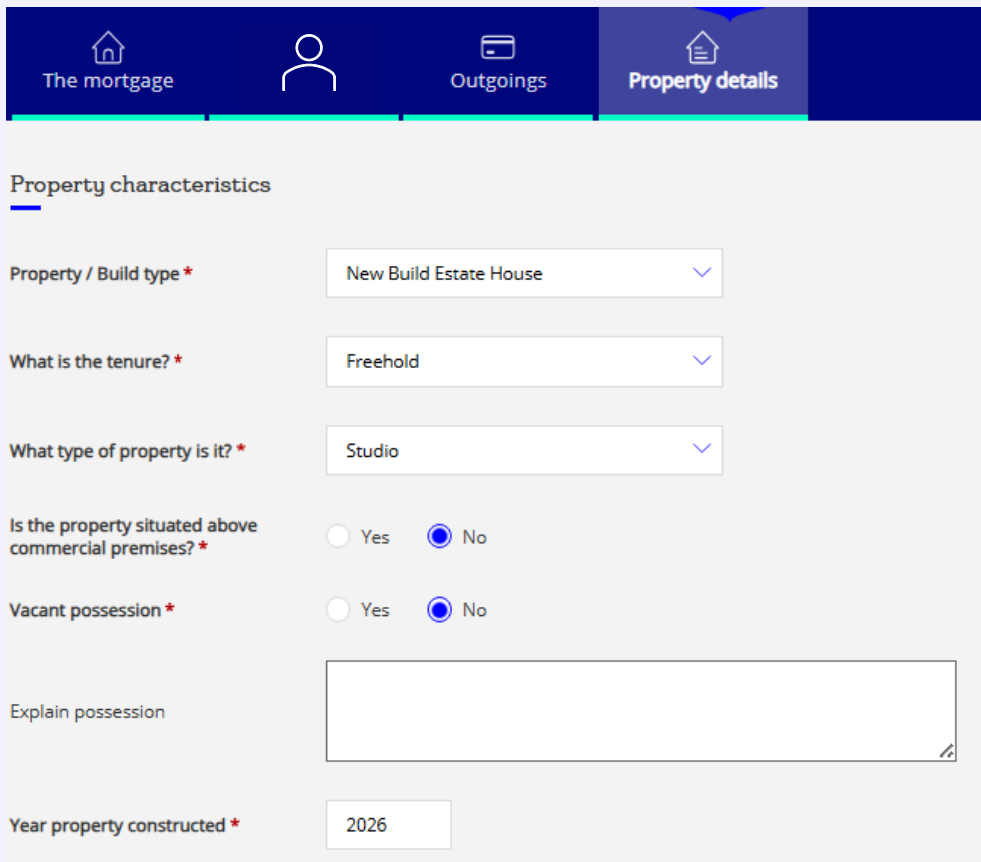
The property type 'Studio' has been added to the Property Details screen on ROME and 'Maisonette' has been removed.

'Studio' will only be available for selection if the segment is 'Residential', the applicant type is 'Property Specific' and Property/Build type is 'New build Estate house'.

If 'Studio' is selected, then the 'Number of bedrooms' field will be hidden and default to zero.

For pipeline cases which have 'Studio' selected as the property type and are input on ROME but not yet submitted to the Broker Specialist team, the number of bedrooms field will be defaulted to zero.

Please see example of the screen below:



The screenshot shows the 'Property details' screen in the ROME system. The top navigation bar includes 'The mortgage', a user profile icon, 'Outgoings', and 'Property details' (which is active). Below the navigation bar is the 'Property characteristics' section. It contains the following fields:

- Property / Build type ***: A dropdown menu with 'New Build Estate House' selected.
- What is the tenure? ***: A dropdown menu with 'Freehold' selected.
- What type of property is it? ***: A dropdown menu with 'Studio' selected.
- Is the property situated above commercial premises? ***: Radio buttons for 'Yes' and 'No', with 'No' selected.
- Vacant possession ***: Radio buttons for 'Yes' and 'No', with 'No' selected.
- Explain possession**: A text input field.
- Year property constructed ***: A text input field with '2026' entered.

21 April 2026



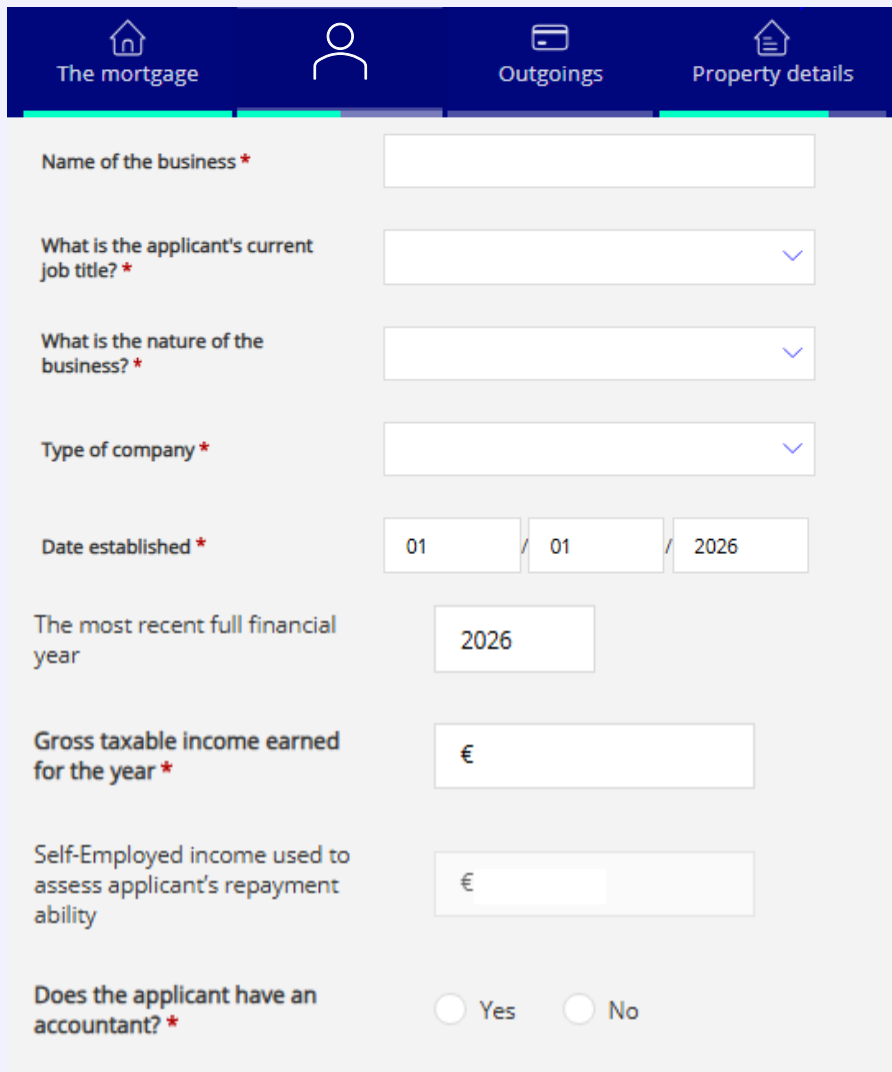
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2. Self-Employed Income Enhancement

In this enhancement, we have reduced the amount of data which needs to be input on ROME where an applicant is self-employed and their business is in operation for less than one year.

In this scenario, the fields 'The previous full financial year' and 'Gross taxable income earned for the year' will no longer appear on ROME on the 'Applicant Income' screen.

Please see example of this screen below:



The screenshot shows a web form with a dark blue header containing four navigation tabs: 'The mortgage' (with a house icon), 'Applicant' (with a person icon), 'Outgoings' (with a card icon), and 'Property details' (with a house icon). The 'Applicant' tab is active. Below the header, the form contains several fields:

- Name of the business ***: A text input field.
- What is the applicant's current job title? ***: A dropdown menu with a downward arrow.
- What is the nature of the business? ***: A dropdown menu with a downward arrow.
- Type of company ***: A dropdown menu with a downward arrow.
- Date established ***: Three input fields for day, month, and year, containing '01', '01', and '2026' respectively.
- The most recent full financial year**: A text input field containing '2026'.
- Gross taxable income earned for the year ***: A text input field with a '€' symbol on the left.
- Self-Employed income used to assess applicant's repayment ability**: A text input field with a '€' symbol on the left.
- Does the applicant have an accountant? ***: Two radio buttons labeled 'Yes' and 'No'.

Glossary A-Z of Bank Terms

Glossary A-Z of Bank Terms now on The Mortgage Store Broker Website

We have now published our Glossary A-Z of Bank Terms on the Broker website that you can download and provide to your customers.

This is now available under the Product and Proposition section on the following link: [Forms - Bank of Ireland](#)