Releasing part of the property that is currently securing your existing Bank of Ireland Mortgage account.

Bank of Ireland

Mortgages

What you need to do next:

Please complete the attached request form following the instructions on it. We will need details and signatures from all borrowers associated with this account.

Where the security to be released is a site or plot of ground, you or your solicitor must provide us with a map that is compliant with the Property Registration Authority of Ireland (PRA), from a suitably qualified independent engineer or architect, that clearly identifies the area of land to be released as part of the rectification and the area of land to be retained. Please clearly identify (cross-hatch) on the map the area to be released. The map must also detail the dimensions of any areas being released or retained.

What you confirm by returning this form:

By returning this form, you confirm that:

- The information you provided on this request form is complete and correct.
- You fully understand the Bank's requirements as set out in the request form.
- You give the Bank your authority to contact your solicitor in regard to this request.

We also need you to give us some documentation:

As well as the completed request form, we need you to forward some documentation (this is explained on the form). In some cases, we ask you to send us certified copies of your documents.

Where can I certify documents?:

You can certify documents in your local branch or by contacting a solicitor or notary public.

Taking these documents to a branch:

You can present the form and the documents at your nearest Bank of Ireland branch, where we will take copies and return the originals to you, immediately. Please bring this letter with you when you go to a branch.

Sending us certified copies by post:

Alternatively, once your documents have been certified, you can send the form and documents by post to: Modifications Unit, Financial Review Team, Bank of Ireland Mortgages, PO Box 13298, Dublin 18.

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Costs and fees:

Where a release of security is approved, we will need you to engage the services of a solicitor and you will have to pay any costs or fees for these services.

Where the property held as security is a 'buy-to-let' property, a Bank of Ireland panel solicitor may also be required. You will also need to pay the Bank's panel solicitor fee. The standard Bank of Ireland panel solicitor fee is €950 plus 23% VAT plus additional outlay (up to a maximum of €350).

We need everything from you in one submission:

Please only send us your completed, signed form once you have ALL your documents including any that need to be certified.

Who can I contact if I have any questions?:

If you have any questions in relation to this request you can phone our contact centre on 0818 365 365 or 01 404 4000.

Bank of Ireland Mortgage Bank u.c. trading as Bank of Ireland Mortgages is regulated by the Central Bank of Ireland.

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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