

BUSINESS & APPPOINTMENTS

in association with
Carey Corbett
financial solutions

Want to buy your first house: what you need to know about getting a mortgage

BUYING a house is such an exciting time for any person, but most people dread the process of getting a mortgage. It can be very simple, albeit does require a considerable amount of paperwork. Put simply:

To get a mortgage in Ireland, you will generally need to follow these steps:

- Decide if you want to use a broker to explore your options
- Choose a bank with a mortgage that suits your needs
- Hand over the paperwork requested and get an offer in principle

Find a property within your budget, and agree a purchase price with the seller

Choose a local solicitor who will help with the legal aspects of the purchase

Like most things in life the 'devil is in the detail' – so let us look at the top 10 things required to get a mortgage suitable to your case.

1. What does a bank look for in a mortgage application?

The bank is keen to see that you can afford to take on a mortgage and still have enough money left each month to enjoy your new home

Here are some of the things the bank will take into consideration:

- Your savings
- Your day-to-day finances
- Your other borrowings
- Additional costs

2. How can I estimate how much I can borrow?

Online mortgage calculators are a great way to get an indication of how much you could borrow, the deposit you need and what the monthly repayments would be.

3. If rent will the bank take the rental payments I have made into account?

Yes, the bank will take into account the monthly rental payments you have made – it demonstrates your ability to support this level of monthly repayments. You should arrange to

have to put down? Under Central Bank rules, first-time buyers can borrow up to 90 per cent of the value of a property. This means that they will need to have saved at least 10 per cent of the purchase price. Both parties to the mortgage must be first-time buyers for the mortgage to be considered for these advantages. For non-first-time homebuyers, there is a limit of 80% of LTV on new mortgage lending, whatever the price of the property, so they will need a deposit of 20% of the total purchase price.

For properties other than principal dwelling homes, including buy-to-let properties, a limit of 70% LTV applies. The LTV limits do not apply to borrowers in mortgage for a new property. However, lenders may still opt to apply stricter lending standards, based on their assessment of each case.

5. What other costs should I factor in and what will each of these typically cost?

Valuation: Before you draw down your mortgage, the property will need to be independently valued by a professional valuer – you should expect to pay a fee of between €150 and €250 inclusive of VAT, but this can vary.

Legal fees: You will need to pay legal fees to your own solicitor. As part of your own arrangement you need to agree with him or her whether this is a flat fee or a percentage of the purchase price.

Stamp Duty: Stamp duty will also apply to the purchase. The current rates are 1 per cent of the purchase price up to €1,000,000 and 2 per cent of any value over that.

Insurance/assurance: You will also need life cover and home (buildings) insurance – the costs of these can vary depending on your requirements and circumstances. Life and buildings cover will need to be in place before you draw down your mortgage.

6. Can I apply for a mortgage if my annual income is over €100,000?

Yes, you can apply for a mortgage if your annual income is over €100,000. However, lenders may still opt to apply stricter lending standards, based on their assessment of each case.

7. How long a mortgage term can I apply for?

Mortgages of up to 35 years are available to first-time buyers. Terms of up to 30 years are available to those trading up or down. Irrespective of whether you are a first-time buyer or a mover your mortgage term must not go past age 65 (or 70 if self-employed).

8. Do you have to be a customer of a bank to apply for a mortgage?

No. You can apply to a bank for a mortgage even if you are not an existing customer. You will need to provide ID documents for all parties to the mortgage – generally a valid passport or driving licence, and a utility bill (less than six months old) to confirm current permanent address.

9. What documents do I need to present to the bank to apply for a mortgage as a first-time buyer?

Most lenders look for information about your income, employment, living costs and existing loan repayments to help them decide whether you can afford to repay a loan.

If you are a PAYE employee, you will typically need to provide: Your most recent Employment Summary Details (formally called P60)

Your last three months' payslips

The last six months bank account statements (if your personal account is not with that bank).

If you are self-employed: Your last two years' certified/audited accounts – The last six months business bank account statements (if business account is not with that bank)

You may also be required to provide identification documents and confirmation of your address. This is usually a current valid passport or driving licence and recent utility bill. If your annual income is over €100,000, you may also be required to provide identification documents and confirmation of your address. This is usually a current valid passport or driving licence and recent utility bill.

Self-employed: your accountant's or auditor's written confirmation that your personal/business tax affairs (PAYE/ PRS/VAT) are up to date, and your management figures for the current trading year.

10. If I'm self-employed, how does the process work?

The application process is the same if you're self-employed except, instead of a salary, additional documents required include your last two years' certified/audited accounts, your accountant's or auditor's written confirmation that your personal/business tax affairs (PAYE/ PRS/VAT) are up to date, and your management figures for the current trading year.

11. Can I apply for a mortgage if my annual income is over €100,000?

Yes, you can apply for a mortgage if your annual income is over €100,000. However, lenders may still opt to apply stricter lending standards, based on their assessment of each case.

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15. Can I apply for a mortgage if my annual income is over €100,000?

Yes, you can apply for a mortgage if your annual income is over €100,000. However, lenders may still opt to apply stricter lending standards, based on their assessment of each case.

16. How long a mortgage term can I apply for?

Mortgages of up to 35 years are available to first-time buyers. Terms of up to 30 years are available to those trading up or down. Irrespective of whether you are a first-time buyer or a mover your mortgage term must not go past age 65 (or 70 if self-employed).

ORDER 18 CCR
THE CIRCUIT COURT
(AN CHUIRT CHUARDA)
Record Number 2017/00344
COUNTY OF LIMERICK
SOUTH WESTERN CIRCUIT
PATRICK HOGAN
Plaintiff
v
GWEN BOWEN, ADMINISTRATOR AD LITEM OF THE
ESTATE
OF THE LATE SEAN GLYNN (DECEASED)
Defendant

NOTICE TO ENCUMBRANCERS

Pursuant to Orders of the Circuit Court made by His Honour Judge Gerald Keyes in the above mentioned suit in which Patrick Hogan is the Plaintiff and Gwen Bowen, Administrator Ad Litem of the Estate of the late Sean Glynn (Deceased) is the Defendant, all persons claiming to be encumbrancers affecting the interest of the Defendant in the lands comprised in Folio 3230 of the Register of the Freeholders of the County of Clare being situate in the Townland of Ballyyogan More, in the Barony of Inchiquin in the Electoral Division of Muckanagh and in the Townland of Castlequarter and Barony of Inchiquin and more commonly known as Ballyyogan, Tubber in the County of Clare, are to enter their claims at the Circuit Court Office the Courthouse, Ennis in the County of Clare on or before the 11th day of December, 2020 and to prove such claims by Affidavit on or before the same day or in default thereof they will be peremptorily excluded from the benefit of the said orders.

Every such encumbrancer holding any security is required to produce same before the County Registrar on the 14th day of December 2020 at 10:30 in the forenoon being the time appointed for adjudicating on such claims.

Dated this 24th day of November 2020

Signed: Patrick Wallace
County Registrar

Planning and Development
Acts 2000 (as amended)
Notice of Direct Planning
Infrastructure Development
Application to An Bord Pleanála in respect of a Strategic
County Clare

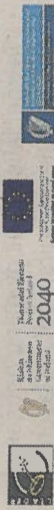
In accordance with Section 37E of the Planning and Development Act 2000, as amended, Coillte Cuidreachta Ghníomhaíochta Ainmthe (Coillte) gives notice of its intention to make an application for a ten year planning permission to An Bord Pleanála in relation to the following proposed development in the townlands of Ballyyogan, Caherharley, Cunnagun, Carrowmagowan, Inchalughoge, Killokennedy, Kilbane, Coolready and Drummod Co.Clare.

The proposed development for which permission under Section 37E is being sought constitutes the following:

- Nineteen (19) No. Wind Turbines (blade tip height up to 169m).
- Nineteen (19) No. Wind Turbine foundations and associated Hard stand areas.
- One (1) No. Permanent Meteorological Mast (100m height) and associated foundation and hardstand area.
- One (1) No. Substation (110kV) including associated ancillary buildings (electrical building including control, switchgear and metering rooms and the operational building including welfare facilities, workshop and office), security fencing and all associated works.
- Upgraded Site Entrance.

• New and upgraded internal site service roads (8.4km of existing tracks to be upgraded and 11.4km of new service roads to

Bridge Community
Astroturf Development Association
are inviting tenders for a floodlit astro turf development and associated works at Shannon Road, Sixmilebridge, Co Clare for which LEADER Grant aid is being sought. Interested parties can obtain a full copy of tender documents following expression of interest by email only to
jondownes01@gmail.com
no later than 30/11/2020



COMHAIRLE CONTAE AN CHLÁIR
CLARE COUNTY COUNCIL

NOTICE PURSUANT TO SECTION 15 OF THE HOUSING (MISCELLANEOUS PROVISIONS) ACT 2014

Tenancy at No. 4 Finnermore Park, Mullagh, Co. Clare. V95W9H9

Clare County Council, the Housing Authority for the County of Clare, has reason to believe that No. 4 Finnermore Park, Mullagh, Co. Clare. V95W9H9 ("the dwelling") is currently unoccupied and has served a Notice on the property pursuant to Section 15 of the Housing (Miscellaneous Provisions) Act 2014.

TAKE NOTICE that the tenants are required to inform the Council in writing by 30th December, 2020 if they intend to occupy the dwelling as their normal place of residence.

If this requirement is not complied with and it appears to the Council that the dwelling remains unoccupied, a further Notice will be served bringing the tenancy agreement to an end with immediate effect.

NOTICE PURSUANT TO SECTION 15 OF THE HOUSING (MISCELLANEOUS PROVISIONS) ACT 2014

Tenancy at No. 5 Beech Park, Kiltrush, Co. Clare. V15RK18

Clare County Council, the Housing Authority for the County of Clare, has reason to believe that No. 5 Beech Park, Kiltrush, Co. Clare. V15RK18 ("the dwelling") is currently unoccupied and has served a Notice on the property pursuant to Section 15 of the Housing (Miscellaneous Provisions) Act 2014.

TAKE NOTICE that the tenants are required to inform the Council in writing by 30th December, 2020 if they intend to occupy the dwelling as their normal place of residence.

If this requirement is not complied with and it appears to the Council that the dwelling remains unoccupied, a further Notice will be served bringing the tenancy agreement to an end with immediate effect.

ROAD TRAFFIC ACT, 1994

Notice is hereby given that Clare County Council, pursuant to

if this requirement is not complied with and it appears to the Council that the dwelling remains unoccupied, a further Notice will be served bringing the tenancy agreement to an end with immediate effect.

ROAD TRAFFIC ACT, 1994

Notice is hereby given that Clare County Council, pursuant to Section 38 of the Road Traffic Act 1994, propose to install the following traffic calming measures:

Proposed Traffic Calming and "Zebra" pedestrian crossing at Kilmamona, County Clare.

The works shall involve -

- Installation of new footway.
- Adjustment to parking layout.
- Provision of controlled "Zebra" pedestrian crossing (2.4m wide).
- Provision of all associated signage and road markings.
- Provision of additional lighting and associated works.

Plans and particulars of the proposed scheme as shown on drawing numbers MDE-20-037-01A to MDE-20-037-02A are available online at www.clarecoco.ie until Tuesday 5th January 2021.

Objections or representations in relation to the proposals may be made in writing to Administrative Officer, Clare County Council, Roads and Transportation Department, Aras Contae an Chláir, New Road, Ennis, Co. Clare before **4:00 p.m. on Tuesday 5th January 2021.**

ROAD TRAFFIC ACT 2004

ROAD WORKS SPEED LIMIT ORDER

Notice is hereby given in accordance with Section 10 of the Road Traffic Act 2004 that Clare County Council intends to introduce a Temporary Road Traffic 30 km/hr Speed Limit, by way of a Road Works Speed Limit Order to facilitate Ennis Public Realm Regeneration Project within the Ennis Municipal District.

This involves the putting in place of a **30 km/hr Temporary Speed Limit** on the following roads;

On Parnell Street to Wood Quay, River Lane, Fahys Lane and Cabey's Lane from its junction with Carmody Street (E533445.560, N677417.567) to Wood Quay (E533517.512, N677437.494) to River Lane (E533558.988, N677438.696) to Fahy's Lane (E533566.437, N677411.739) to Cabey's Lane (E533604.227, N677437.666) to Parnell Street (E533604.839, N677444.102)

Old Friary Lane (Bank Place to Salthouse Lane) (E533713.957, N677506.589) to Bank Place (E533737.890, N677530.112)

Drawing number MDE-181120 identifying these locations is available online at www.clarecoco.ie.

This Road Works Speed Limit Order will take effect from November 28th 2020 for a period of 12 months.

ROADS ACT 1993

EXTENSION OF TEMPORARY

ROAD CLOSURE

Notice is hereby given in accordance with Section 75 of the Roads Act 1993 of Clare County Council's decision to extend the road closure detailed hereunder for the period stated to facilitate the continued Ennis Public Realm Regeneration Project, being carried out by ShareRidge Ltd.

Roads to be closed:

Parnell Street - Wood Quay to Cabey's Lane, Ennis. Maintaining local access at all times for residents.

Date and time of closure:

24-hour closure extended until 31st of March 2021.

Alternative routes/diversions:

Alternative Route will be via Summerhill, Carmody Street and Parnell Street/Wood Quay. Pedestrian access will be maintained at all times.



- One (1) No. Substation (110kV) including associated ancillary buildings (electrical building including control, switchgear and metering rooms, and the operational building including welfare facilities, workshop and office), security fencing and all associated works.
- Upgraded Site Entrance.
- New and upgraded internal site service roads (8.4km of existing tracks to be upgraded and 11.4km of new service roads to be constructed).
- Provision of an on-site visitor cabin and parking.
- Underground electrical collection and SCADA system linking each wind turbine to the proposed on-site substation.
- Construction of new roadways and localised widening along turbine delivery route.
- Two (2) No. Temporary construction site compounds.
- Three (3) No. Borrow Pits to be used as a source of stone material during construction.
- Three (3) No. Peat and Spoil deposition areas (at borrow pit locations).
- Associated surface water management systems.
- Tree felling for wind farm infrastructure.
- All associated site development works.

This application is seeking a ten year permission and an operational period that is not time limited, or no less than 30 years from the date of commissioning the wind farm. An Environmental Impact Assessment Report (EIAR) and Natura Impact Statement (NIS) have been prepared in respect of the proposed development. The planning application, EIAR and NIS may be inspected free of charge or purchased on payment of a specified fee (which fee shall not exceed the reasonable cost of making such a copy) during public opening hours for a period of seven weeks commencing on 7th December at the following locations:

- The offices of An Bord Pleanála, 64 Marlborough Street, Dublin 1
- The offices of Clare County Council, Aras Contae an Chláir, New Road, Ennis, Co. Clare.

The application may also be viewed/downloaded on the following stand-alone website:

- www.carrowagowanplanning.ie

Submissions or observations may be made to An Bord Pleanála (The Board) during the above-mentioned period of seven weeks relating to:

- i. the implications of the proposed development for proper planning and sustainable development, and
- ii. the likely effects on the environment of the proposed development, and
- iii. the likely significant effects or adverse effect on any European site, if the development is carried out.

Any submissions/observations must be accompanied by a fee of €50 (except for certain prescribed bodies) and must be received by the Board not later than 5:30pm on 3rd February 2021. Such submission or observation shall state:

- The name of the person making the submission or observations, the name of the person acting on their behalf, if any, and the address to which any correspondence relating to the application should be sent.
- the subject matter of the submission or observation; and
- the reasons, considerations and arguments on which it is based in full. (Article 217 of the Planning and Development Regulations refers).

Any submissions or observations which do not comply with the above requirements cannot be considered by the Board.

The Board may at its absolute discretion hold an oral hearing on the application. (For further details see 'A Guide to Public Participation in Strategic Infrastructure Development' on the Board's website www.pleanala.ie.)

The Board may in respect of an application for permission decide to:

- (a) grant the permission, or (ii) make such modifications to the proposed development as it specifies in its decision and grant permission in respect of the proposed development as so modified, or (iii) grant permission in respect of part of the proposed development (with or without specified modifications of it of the foregoing kind), and any of the above decisions may be subject to or without conditions, or
- (b) refuse to grant the permission.

A person may question the validity of any such decision of the Board by way of an application for judicial review under Order 84 of the Rules of the Superior Courts (S.I. No. 15 of 1986, as amended) in accordance with Section 50 of the Planning and Development Act, 2000 as amended. Practical information on the review mechanism can be accessed on the Board's website www.pleanala.ie under the heading 'Judicial Review Notice' or on the Citizens Information Services website www.citizensinformation.ie

into account?

Yes, the bank will take into account the monthly rental payments you have made - it demonstrates your ability to support this level of monthly repayments. You should arrange to pay your rent through your bank account - even if you are living at home and contributing to the household. This is the best way to demonstrate regular rent payments over a period.

4. How much of a deposit do I need?

Payments you have made - it demonstrates your ability to support this level of monthly repayments. You should arrange to pay your rent through your bank account - even if you are living at home and contributing to the household. This is the best way to demonstrate regular rent payments over a period.

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Lakyle National School, Whitegate Co. Clare

The Board of Management Lakyle National School, Lakyle Whitegate, Co. Clare

invite tenders for the erection of a carpark and set down area and all associated works at Lakyle, Whitegate, Co. Clare.

Details and tender documents from Michael O'Brien B.E. Tinarana Killaloe or obrtinarana@gmail.com

You may also be required to provide identification documents and confirmation of your address. This is usually a current valid passport or driving licence and recent utility bill.

6. Can I apply for a mortgage if I don't already have a property lined up?

Yes, a number of banks provides "House-Hunter mortgage approval in principle" which means you can apply for your mortgage before you have found a suitable property by your employer).

PART TIME SECRETARY

required for Furglan NS

6 hours per week. Hours flexible.

Applications in writing to include 2 written references to

Chairperson BOM, Furglan NS, Lahinch, Co. Clare

Before Thursday, December 10th

ENVA

Enva is a leading provider of waste management and resource recovery solutions, operating 30 facilities in the UK and Ireland, employing over 1500 people. We manage a broad range of hazardous and non-hazardous waste materials from industrial, commercial and municipal customers and create valuable products for re-use in manufacturing and conversion. We also provide a complete portfolio of water and waste water services. Our dedication to developing new and innovative products and solutions and extending the lifecycle of the world's resources is driving our business forward, saving energy and saving resources.

Career Opportunities at our Enva Shannon facility

Candidates should apply via our company website <https://enva.com/careers>

SALES ADMINISTRATION SUPERVISOR

The successful candidate will supervise all sales administration, logistics and packaging requirements for the Hazardous Waste division and be an integral part of the sales process for the division.

General Duties & Responsibilities:

- To deal with the administration of all sales enquiries for the division and to manage these appropriately, prepare quotes and tender documents.
- To ensure that all confirmed sales are invoiced in a timely and efficient manner and reflected accurately in weekly and monthly reports
- To work closely with the Business Manager and Directors for the division in order to assist in the achievement of the sales plan for the Hazardous Waste division
- To establish and maintain strong relationships with key customers and to ensure that Enva establishes and maintains a strong profile with these customers
- To supervise a team of administrative and logistics staff and to ensure that they meet the required standards of performance and provide an excellent level of customer service
- To learn and then demonstrate a thorough and in-depth knowledge of the Hazardous Waste division at all times

Qualifications / Skills / Experience Required:

- Strong interpersonal & communication skills to build relationships within the existing team and amongst customers and suppliers.
- Excellent organisational skills and an ability to manage multiple tasks and priorities
- 1 - 3 years' experience in sales, logistics and/or waste industry on an advantage

An Chuir Duiche

The District Court S.I. No. 174 of 2009 No. 68.3

LICENSING ACT (IRELAND) 1874, Sections 9 and 10

INTOXICATING LIQUOR ACT 2008, Sections 6, 7 and 8

NOTICE OF APPLICATION FOR A CERTIFICATE

FOR A NEW WINE RETAILER'S OFF-LICENCE

District Court Area of Ennis District No. 12

Sinead Ni Ghairbhith - Applicant

TAKE NOTICE that the above-named Applicant Sinead Ni Ghairbhith of Ballyva, Inagh, Clare

intends to apply to the Court at Ennis District Court on the 16 Dec 2020 at 10:30 for a certificate to hold a WINE RETAILER'S OFF-LICENCE

in respect of the premises situate at 10 Main Street, Ennistymon, Clare, V95H9AW in court area and district aforesaid.

Dated this 20 Nov 2020

Signed Chambers & Co. Solicitor for Applicant Solicitors, Parliament Street, Ennistymon

To the Garda Superintendent, at CourtPresenters Ennis@garda.ie, Ennis Garda Station, Ennis, Clare, V95 TR83

To the District Court Clerk, Ennis District Court