

## Arrangement to Pay (ATP) - Covid-19

It is important to note that when the Arrangement to Pay (ATP) period ends, your monthly repayments over the remaining term of your loan will be increased to ensure that your mortgage will be repaid (together with interest due) within its original term.

**Mortgage Account Number:**

**Address of Mortgaged Property:**

**Borrower One's Name:**

**Contact Number:**

**Contact Email:**

**Borrower Two's Name:**

**Contact Number:****Contact Email:****ATP Request Period:**One Month ☐Two Months ☐Three Months ☐

Reason for Request:

[illegible]

**I/we understand and accept the following: (please tick to confirm)**

- ☐ That this request is subject to approval by Fingal County Council and I / we will continue to make the contracted mortgage payment up until approval.
- ☐ That when the Arrangement to Pay (ATP) period ends, my/our mortgage repayments will increase because they will be recalculated to ensure that the total amount outstanding is repaid (together with interest due) within the existing mortgage loan term remaining.
- ☐ I/we have requested an ATP. I/we will only be making, at a minimum Mortgage Protection Insurance repayments. The capital will remain outstanding and must be repaid after the ATP period expires. The interest will continue to be charged on my/our mortgage and this interest will remain outstanding and must be repaid after the deferral period expires.
- ☐ I / we have attached supporting documentation for my application.
- ☐ I /we will keep my existing Direct Debit in place.

**Borrower One Signature:**

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**Borrower Two Signature:**

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**Date:**

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**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**

**WARNING: EACH BORROWER ENTERS INTO THIS AGREEMENT HAVING ATTAINED INDEPENDENT LEGAL ADVICE**

**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.**