

ATHLONE TOWN COUNCIL
To: Housing Department,
Civic Centre
Church Street,
Athlone

RECONSTRUCTION / HOME IMPROVEMENT LOAN

- Present Maximum Loan: **€38,000 (secured)** **€15,000 (unsecured)**
- Variable Interest Rate
- The upper income limit of eligibility is single income €36,800, and double income €92,000 for the tax year preceding the date of application
- The normal repayment period of 15 years, but the loan may be redeemed at any time if the borrower so wishes.

Required for payment purposes in due course

1. Deed of Charge completed. (Secured). Deed of Covenant completed (unsecured)
2. Fire Insurance Policy for the full value of the new house in the joint names of the borrower and the Council.

A Completed Application shall consist of:

- (a)** Completed Application Form.
- (b)** Income Tax for P.60 for the previous tax year and current weekly pay-slip:
(Self-employed applicants should produce an Auditor's statement or other Satisfactory documentary evidence of income for the previous tax year).
- (c)** Planning Permission Reference Number.
- (d)** Application fee of **€19.00** which is non-refundable under any circumstances.

FAILURE TO SUBMIT ALL THE REQUIRED INFORMATION WILL ONLY RESULT