



DUNDALK
CREDIT UNION

Mortgage Application Form

For Office Use:

Application Number: _____

CHECKLIST

Once you have completed the Application Form, please use the checklist below to ensure that you have all of the supporting documentation that you will need. It will speed up the application process if you have everything to hand.

For All Applicants

	Applicant 1	Applicant 2
Completed Application Form	<input type="checkbox"/>	<input type="checkbox"/>
Signed all Declarations, Authorisations and Consents (Pages 8-10 enclosed)	<input type="checkbox"/>	<input type="checkbox"/>
Proof of identity (passport, driver's licence) if not on file	<input type="checkbox"/>	<input type="checkbox"/>
Proof of address (bank statement, utility bill) if not on file	<input type="checkbox"/>	<input type="checkbox"/>
6 months' savings statements	<input type="checkbox"/>	<input type="checkbox"/>
6 months' credit card statements (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
12 months' loan statements (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
12 months' mortgage statements (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Separation / Divorce Agreement (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Confirmation of Gift Letter (where assisted with deposit)	<input type="checkbox"/>	<input type="checkbox"/>
Stamp 4/5 for non EU nationals (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
For Top Up or Mover mortgage, have you located title documents?	<input type="checkbox"/>	<input type="checkbox"/>

For PAYE Employees:

Income certificate(s) signed, dated and stamped by employer	<input type="checkbox"/>	<input type="checkbox"/>
3 months consecutive payslips to confirm basic salary	<input type="checkbox"/>	<input type="checkbox"/>
Most recent P60 (P21 required if P60 handwritten)	<input type="checkbox"/>	<input type="checkbox"/>
6 months up to date personal current accounts statements	<input type="checkbox"/>	<input type="checkbox"/>

For Self Employed:

Most recent 3 Years audited / trading accounts certified by accountant	<input type="checkbox"/>	<input type="checkbox"/>
Accountant's confirmation of up to date tax position	<input type="checkbox"/>	<input type="checkbox"/>
Most recent 3 years Revenue Notice of Assessment	<input type="checkbox"/>	<input type="checkbox"/>
12 months up to date business current account statements	<input type="checkbox"/>	<input type="checkbox"/>
Profile / background of company	<input type="checkbox"/>	<input type="checkbox"/>
6 months up to date personal current accounts statements	<input type="checkbox"/>	<input type="checkbox"/>

If Mortgage is for Self-Build

Engineer's letter of supervision, certificate of professional indemnity insurance and breakdown of cost of construction	<input type="checkbox"/>	<input type="checkbox"/>
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If purchasing property under tenant purchase or council buyout :

Letter from Council to the Members offering to sell the property and the terms and conditions of such a sale	<input type="checkbox"/>	<input type="checkbox"/>
12 months' council rental /mortgage statement	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 1: Personal Details

MORTGAGE TYPE

First Time Buyer Moving Home Building a Home Switching Mortgage Provider Top Up Investment Property

First Applicant

FULL NAME

ADDRESS

DATE OF BIRTH

NATIONALITY

YEARS IN IRELAND
(if less than 10)

MOBILE NO.

HOME TEL.

WORK TEL.

EMAIL ADDRESS

MARITAL STATUS

- Single Married or Civil Partner Cohabitant
 Remarried Separated Widower
 Divorced

DO YOU HAVE ANY DEPENDENTS?

- Yes No

IF 'YES' WHAT AGE'S?

DO YOU REQUIRE A VISA TO BE EMPLOYED IN IRELAND?

- Yes No

IF SO, WHAT IS THE YEAR OF EXPIRY?

CURRENTLY

- Home Owner Private Rented Accommodation Living with Relatives
 Council Tenant Other _____

MORTGAGE / RENT PER MONTH

€

HAVE YOU EVER OWNED A HOME OR HAD A MORTGAGE BEFORE

- Yes No

IF EXISTING MORTGAGE – OUTSTANDING BALANCE

€

PROPERTY VALUATION

€

Second Applicant

FULL NAME

ADDRESS

DATE OF BIRTH

NATIONALITY

YEARS IN IRELAND
(if less than 10)

MOBILE NO.

HOME TEL.

WORK TEL.

EMAIL ADDRESS

MARITAL STATUS

- Single Married or Civil Partner Cohabitant
 Remarried Separated Widower
 Divorced

DO YOU HAVE ANY DEPENDENTS?

- Yes No

IF 'YES' WHAT AGE'S?

DO YOU REQUIRE A VISA TO BE EMPLOYED IN IRELAND?

- Yes No

IF SO, WHAT IS THE YEAR OF EXPIRY?

CURRENTLY

- Home Owner Private Rented Accommodation Living with Relatives
 Council Tenant Other _____

MORTGAGE / RENT PER MONTH

€

HAVE YOU EVER OWNED A HOME OR HAD A MORTGAGE BEFORE

- Yes No

IF EXISTING MORTGAGE – OUTSTANDING BALANCE

€

PROPERTY VALUATION

€

First Applicant

Second Applicant

ARE YOU AN EMPLOYEE, DIRECTOR OR VOLUNTEER OF THE CREDIT UNION

Yes No

ARE YOU AN EMPLOYEE, DIRECTOR OR VOLUNTEER OF THE CREDIT UNION

Yes No

ARE YOU CONNECTED TO OR RELATED TO AN EMPLOYEE OR DIRECTOR OF THE CREDIT UNION OR CONNECTED TO A BUSINESS WHERE AN EMPLOYEE OR DIRECTOR OF THE CREDIT UNION IS A SIGNIFICANT SHAREHOLDER?

Yes No

ARE YOU CONNECTED TO OR RELATED TO AN EMPLOYEE OR DIRECTOR OF THE CREDIT UNION OR CONNECTED TO A BUSINESS WHERE AN EMPLOYEE OR DIRECTOR OF THE CREDIT UNION IS A SIGNIFICANT SHAREHOLDER?

Yes No

IF 'YES' PLEASE SPECIFY

IF 'YES' PLEASE SPECIFY

SECTION 2: Employment Details

First Applicant

Second Applicant

EMPLOYMENT STATUS

Employee Self Employed Retired
 Full Time Parent Not in Employment

EMPLOYMENT STATUS

Employee Self Employed Retired
 Full Time Parent Not in Employment

If an Employee

If an Employee

OCCUPATION

OCCUPATION

EMPLOYER NAME

EMPLOYER NAME

Permanent Temporary

YEARS WITH EMPLOYER

Permanent Temporary

YEARS WITH EMPLOYER

EMPLOYER ADDRESS

EMPLOYER ADDRESS

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS)

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS)

If Self Employed

If Self Employed

REGISTERED NAME OF BUSINESS

REGISTERED NAME OF BUSINESS

TRADING NAME (IF DIFFERENT FROM ABOVE)

TRADING NAME (IF DIFFERENT FROM ABOVE)

NATURE OF BUSINESS

NATURE OF BUSINESS

ADDRESS OF BUSINESS

ADDRESS OF BUSINESS

First Applicant**If Self Employed**

TYPE OF BUSINESS

- Sole Trader Partnership Limited Company
 Unlimited Company Single Member Company

 SHAREHOLDING IF PARTNERSHIP OR COMPANY
 %

YEARS IN BUSINESS

ACCOUNTANT FIRM

ACCOUNTANT ADDRESS

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS)

Second Applicant**If Self Employed**

TYPE OF BUSINESS

- Sole Trader Partnership Limited Company
 Unlimited Company Single Member Company

 SHAREHOLDING IF PARTNERSHIP OR COMPANY
 %

YEARS IN BUSINESS

ACCOUNTANT FIRM

ACCOUNTANT ADDRESS

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS)

SECTION 3: INCOME DETAILS**First Applicant**

ANNUAL GROSS BASIC INCOME

€

PAYMENT FREQUENCY

- Weekly Fortnightly
 Monthly

ANNUAL OVERTIME (IF APPLICABLE)

€ _____

- Guaranteed Regular Irregular

ANNUAL BONUS (IF APPLICABLE)

€ _____

- Guaranteed Regular Irregular

ANNUAL COMMISSION (IF APPLICABLE)

€ _____

- Guaranteed Regular Irregular

OTHER INCOME (E.G. MAINTENANCE, RENTAL)

Source	Annual Income
	€
	€
	€

Second Applicant

ANNUAL GROSS BASIC INCOME

€

PAYMENT FREQUENCY

- Weekly Fortnightly
 Monthly

ANNUAL OVERTIME (IF APPLICABLE)

€ _____

- Guaranteed Regular Irregular

ANNUAL BONUS (IF APPLICABLE)

€ _____

- Guaranteed Regular Irregular

ANNUAL COMMISSION (IF APPLICABLE)

€ _____

- Guaranteed Regular Irregular

OTHER INCOME (E.G. MAINTENANCE, RENTAL)

Source	Annual Income
	€
	€
	€

SECTION 4: Assets and Commitments

First Applicant

Assets

SAVINGS

Institution	Value	Monthly Contribution

INVESTMENTS EXCLUDING PENSION (EQUITIES, BONDS, ETC.)

Description	Holding	Value

OTHER (PROPERTY, LAND, VEHICLES, ETC.)

Description	Value

Commitments

LOANS AND OVERDRAFTS

Lender	Purpose	Balance	Monthly Repayments

CREDIT CARDS

Card Issuer	Balance	APR

Other Commitments

E.G. CAR TAX, CAR INSURANCE, HEALTH INSURANCE

Description	Monthly Cost

ARE YOU AWARE OF ANY FACTORS THAT COULD CHANGE YOUR CIRCUMSTANCES (E.G. CHANGE TO EMPLOYMENT STATUS, HEALTH, ETC.) DISCLOSED ABOVE IN SECTIONS 1, 2, 3 AND 4?

Yes No

Second Applicant

Assets

SAVINGS

Institution	Value	Monthly Contribution

INVESTMENTS EXCLUDING PENSION (EQUITIES, BONDS, ETC.)

Description	Holding	Value

OTHER (PROPERTY, LAND, VEHICLES, ETC.)

Description	Value

Commitments

LOANS AND OVERDRAFTS

Lender	Purpose	Balance	Monthly Repayments

CREDIT CARDS

Card Issuer	Balance	APR

Other Commitments

E.G. CAR TAX, CAR INSURANCE, HEALTH INSURANCE

Description	Monthly Cost

ARE YOU AWARE OF ANY FACTORS THAT COULD CHANGE YOUR CIRCUMSTANCES (E.G. CHANGE TO EMPLOYMENT STATUS, HEALTH, ETC.) DISCLOSED ABOVE IN SECTIONS 1, 2, 3 AND 4?

Yes No

SECTION 5: Purpose of Mortgage

ADDRESS OF PROPERTY TO BE MORTGAGED

PURCHASE PRICE

€

ESTIMATED VALUE

€

NAME & ADDRESS OF SELLING ESTATE AGENT

OUTLAY

Stamp Duty	€
Legal Costs	€
Renovations	€

FOR SELF BUILD

Engineers Costs	€
Services Costs	€
Build Costs	€

Purchase Price	€
Total Costs	€

SOURCE OF FUNDS

Mortgage Amount	€
Deposit from Savings	€
Deposit from Inheritance	€
Deposit from gift	€
Deposit from proceeds of sale from existing home	€
Deposit from other	€

Total Funding	€
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If property is new of subject to renovations:

WILL THE PROPERTY BE COVERED BY HOME BOND?

Yes

No

NAME AND ADDRESS OF BUILDERS

PLANNING APPROVED

Yes

No

PLANNING REFERENCE NUMBER

ESTIMATED COMPLETION DATE

STAGE PAYMENTS REQUIRED

Yes

No

IF SWITCHING MORTGAGE PROVIDER; NAME AND ADDRESS OF CURRENT PROVIDER

OUTSTANDING MORTGAGE TERM

OUTSTANDING MORTGAGE BALANCE

€

YOUR SOLICITOR NAME & ADDRESS

DECLARATIONS, AUTHORISATIONS AND CONSENTS

1. General - please read this document carefully before signing

I/We hereby apply to the Credit Union for a loan secured by a first legal mortgage on the property described in the application to the Credit Union.

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. The possible implications and effects of missing the scheduled repayments in relation to this credit/ loan (if approved) are:

- your account may go into arrears;
- your credit rating may be affected;
- your loan may become repayable on demand; and
- ultimately, you may lose your home.

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.

Please be advised that if you do not repay the Mortgage Loan when due then you will be in breach of the terms and conditions of your mortgage and the Credit Union will take the appropriate steps to recover the amount due. This could mean that the Credit Union will commence legal proceedings seeking an order for possession against you, which will affect your credit rating and limit your ability to access credit in the future.

2. Important information regarding Data Protection and Privacy Notice

In order to process your mortgage application, we will share your personal data with third parties who perform important functions for us. We are also required to cooperate by law with Irish regulatory or enforcement bodies. The details provided in this application form together with any other information that is furnished to us in connection with this application will be retained and processed by the Credit Union in accordance with our Privacy Notice which is available on the Credit Union's Website or in branch. We note that some of the processing may include sensitive Personal Data belonging to you, such as data about your health, the processing of which requires your explicit consent:

I/We consent to the processing of sensitive data for the purposes of my/our mortgage application

Communications

From time to time, the Credit Union may wish to inform you of goods, services, products, competitions, promotional offers and Credit Union news which may be of interest to you. The use of your details for these purposes will depend on the preferences that you express below. You can update your preferences at any time by contacting us by letter or phone. Please note, the Credit Union may still contact you where there is a legal or legitimate interest basis for that contact.

Yes, I would like to be contacted by:

E-mail Text message Post Phone

No, I do not want to be contacted:

3. Credit Checks and Assessments

It is a necessary condition of a mortgage application that satisfactory credit checks and assessments be conducted by the Credit Union. These will include checks with the Central Credit Register and/or the Irish Credit Bureau DAC or other credit reference agencies.

Statutory Notice – Central Credit Register (CCR)

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.

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information please see: www.centralcreditregister.ie

Following the introduction of the General Data Protection Regulation ('GDPR'), Irish Credit Bureau DAC will be using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These legitimate interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

ICB's Fair Processing Notice is available at [http://www.icb.ie/pdf/Fair Processing Notice.pdf](http://www.icb.ie/pdf/Fair%20Processing%20Notice.pdf). It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

Additional credit verifications and assessments

Where relevant details are provided as part of the application, checks may also be made with employers or accountants to verify the information provided relating to salary or income.

The Credit Union may also seek a loan assessment relating to the application through the Solution Centre, a registered business name of CUDA Co-operative Society Limited, being a credit union owned co-operative society providing the service of centralised loan assessments to assist credit unions in reviewing mortgage applications. The final decision on approving an application will always rest with the Credit Union.

By signing this Form, I/we authorise the Credit Union to conduct additional credit verifications and assessments as necessary for the purposes of considering my/ our application.

FIRST APPLICANT	DATE
SECOND APPLICANT	DATE

4. Fees and Charges

Valuation Fee

An independent valuation report will be necessary as part of the application process and the fee for this will be no more than €150. You will be provided with a copy of the independent valuation report for your own records.

Variable Rate Loans

A variable rate loan is where the interest rate applied to your loan can go up or down during the lifetime of your loan, however the Credit Union will notify Members of a change in rate at the earliest opportunity. If you repay a variable rate loan early, there is no early redemption charge.

Warning: The payment rates on this housing loan may be adjusted by the lender from time to time.

Warning: The cost of your monthly repayments may increase

Other Charges

Third party legal fees related to your application will be payable by the applicant(s) including, in respect to the following, where applicable: Registry of Deeds/Land Registry searches; execution of family home declaration; execution of a vacate/release; alterations to title; or release of deeds on accountable trust receipt.

Sometimes the valuation report may recommend a structural survey of the property, the Credit Union may determine that it is required as part of the assessment or you may wish to conduct one for your own peace of mind. The associated costs of any such survey will be payable by you.

5. Client signature/authorisation/declaration

By signing below I/we give and make the agreements, declarations, acknowledgements and authorisations in sections 1-6 (inclusive).

I/We agree;

- That this Form may not be construed as an offer by or on behalf of the Credit Union.
- That the loan will be subject to the rates and interest of the Credit Union.
- To have the property adequately insured for the duration of the loan and to note the Credit Union's interest on the policy.
- That no responsibility is implied or accepted by the Credit Union or its valuer for neither the value of the property and reasonableness of the sale price, nor the condition and soundness of construction of the property by reason of inspecting or reporting on a property.

I/We acknowledge that;

- it is in my/our interest(s) to arrange for an independent valuation and structural survey before signing contracts to buy the property.
- That the Credit Union reserves the right to restrict, amend, reduce or withdraw any loan offer made.
- That in the event of my/our application being declined, the Credit Union can provide in writing the reason(s) for declining the application.
- The Credit Union's service provider and its affiliate may from time to time, and for the purpose of IT technical support only; transfer, access and process data outside of the EU. Where necessary, this will be done in accordance with the EU Commissions standard contractual clauses governing the relationship of Data leaving the EU. Further information can be found on the Privacy Notice on the Credit Union's Website.

I/We hereby declare;

- That I am/we are over 18 years of age.
- That I/we have read all the warnings which are set out in this declaration.
- That all statements made and particulars given to the Credit Union in connection with this mortgage application including all supporting information are strictly true to the best of my/our knowledge and belief.
- That the information provided represents accurately my/our financial situation.
- That I/we will inform the Credit Union of any changes to my/our situation which might affect my/our financial situation.

Warning: Credit cannot be granted where the information provided is insufficient for the lender to fully assess your creditworthiness

FIRST APPLICANT	DATE
SECOND APPLICANT	DATE

6. Consent under Consumer Credit Act 1995

For the purposes of Section 46 of the Consumer Credit Act 1995, I/We consent to the Credit Union contacting me/us at my/our place(s) of employment. Loan approval is not dependent on this authorisation.

FIRST APPLICANT	DATE
SECOND APPLICANT	DATE

CERTIFICATE OF INCOME - Applicant 1

Private & Confidential

The Credit Union is currently processing a loan application on behalf of an employee of your company / organisation, and the following information is required in connection with their application. The information received will be treated as confidential and only for use by the Credit Union.

On completion, please give this certificate to your employee who should include it with their loan application.

NAME OF EMPLOYEE	JOB DESCRIPTION
NAME OF COMPANY / ORGANISATION	REGISTERED ADDRESS OF BUSINESS
PLACE OF EMPLOYMENT	
DATE EMPLOYMENT COMMENCED	TYPE OF EMPLOYMENT <input type="radio"/> Permanent <input type="radio"/> Temporary
EMPLOYEE UNDER PROBATION PERIOD? <input type="radio"/> Yes <input type="radio"/> No	IF YES, DURATION OF PROBATION
IS EMPLOYEE FULL TIME OR PART TIME? <input type="radio"/> Full-time <input type="radio"/> Part-time	IS EMPLOYEE PENSIONABLE? <input type="radio"/> Yes <input type="radio"/> No
IS EMPLOYEE PENSIONABLE? <input type="radio"/> Yes <input type="radio"/> No	ANNUAL PENSION CONTRIBUTION €
ANNUAL BASIC SALARY €	PAID WEEKLY, FORTNIGHTLY, MONTHLY? <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly
ESTIMATED ANNUAL OVERTIME €	ESTIMATED ANNUAL COMMISSION €
IS EMPLOYEE ON SALARY SCALE <input type="radio"/> Yes <input type="radio"/> No	IF YES, PLEASE STATE MAXIMUM POINT €

ARE YOU AWARE OF ANY CIRCUMSTANCES THAT WILL AFFECT THE APPLICANT'S EMPLOYMENT?

SIGNATURE	POSITION HELD
BLOCK CAPITALS	DATE
DECLARATION FOR APPLICANT: I hereby give my consent to the Credit Union to contact my employer directly in connection with the income figures and employment details submitted.	COMPANY STAMP

SIGNATURE: _____

DATE: _____

PRINT: _____

CERTIFICATE OF INCOME - Applicant 2

Private & Confidential

The Credit Union is currently processing a loan application on behalf of an employee of your company / organisation, and the following information is required in connection with their application. The information received will be treated as confidential and only for use by the Credit Union.

On completion, please give this certificate to your employee who should include it with their loan application.

NAME OF EMPLOYEE	JOB DESCRIPTION
NAME OF COMPANY / ORGANISATION	REGISTERED ADDRESS OF BUSINESS
PLACE OF EMPLOYMENT	
DATE EMPLOYMENT COMMENCED	TYPE OF EMPLOYMENT <input type="radio"/> Permanent <input type="radio"/> Temporary
EMPLOYEE UNDER PROBATION PERIOD? <input type="radio"/> Yes <input type="radio"/> No	IF YES, DURATION OF PROBATION
IS EMPLOYEE FULL TIME OR PART TIME? <input type="radio"/> Full-time <input type="radio"/> Part-time	IS EMPLOYEE PENSIONABLE? <input type="radio"/> Yes <input type="radio"/> No
IS EMPLOYEE PENSIONABLE? <input type="radio"/> Yes <input type="radio"/> No	ANNUAL PENSION CONTRIBUTION €
ANNUAL BASIC SALARY €	PAID WEEKLY, FORTNIGHTLY, MONTHLY? <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly
ESTIMATED ANNUAL OVERTIME €	ESTIMATED ANNUAL COMMISSION €
IS EMPLOYEE ON SALARY SCALE <input type="radio"/> Yes <input type="radio"/> No	IF YES, PLEASE STATE MAXIMUM POINT €

ARE YOU AWARE OF ANY CIRCUMSTANCES THAT WILL AFFECT THE APPLICANT'S EMPLOYMENT?

SIGNATURE	POSITION HELD
BLOCK CAPITALS	DATE
DECLARATION FOR APPLICANT: I hereby give my consent to the Credit Union to contact my employer directly in connection with the income figures and employment details submitted.	COMPANY STAMP

SIGNATURE: _____

DATE: _____

PRINT: _____

CONFIRMATION OF GIFT

If a relative or friend has made a gift to you to help you raise a deposit, please complete the following form;

APPLICANT NAME	ADDRESS OF APPLICANT

Details of person(s) making gift:

NAME(S)	ADDRESS
RELATIONSHIP TO APPLICANT	

This is to certify that I/We are gifting the sum of €_____ to the above named Applicant.

I/We confirm that we have no beneficial interest in the property and that it is a gift without repayment requirement.

SIGNATURE	DATE
PRINT NAME	

Where second person also makes gift;

SIGNATURE	DATE
PRINT NAME	

For the Applicant

I certify that the gift outlined above does not breach my applicable threshold in relation to Capital Acquisitions Tax and does not give rise to a tax liability.

Applicant 1

SIGNATURE	DATE
PRINT NAME	

Applicant 2

SIGNATURE	DATE
PRINT NAME	