**PLEASE KEEP A COPY FOR YOUR OWN RECORDS IN CASE OF A COMPLAINT TO THE COMMISSIONER**

**IF BANK ASKS FOR €6.35 FEE PLEASE PAY IT BUT THEY CAN’T REFUSE TO PROCESS REQUEST WHILE WAITING FOR PAYMENT**

Mortgage Account No. [NUMBER] (the “Mortgage”)
Property Address: [ADDRESS]

Mortgagee: [NAME]

To: [NAME] (the “Bank”)

Date: [DATE]

Dear Sir or Madam

I, the above-named mortgagee, make this request for access to my personal data under section 4 of the Data Protection Acts 1988 and 2003 and article 12 of Directive 95/46/EC.

I understand that the Mortgage is an asset of the Bank and therefore international accounting rules require that certain valuations must be maintained in relation to it either individually or collectively where it is part of a group or pool of mortgages or a financial instrument.

Equally I understand that the Bank acquired the Mortgage through a series of transactions and in each case a value would have been attributed to it for the purposes of each relevant transaction. I believe this to be the case whether the Mortgage is/was assessed individually or collectively.

I therefore request the following personal data:

1. The carrying amount of the Mortgage;
2. The recoverable amount of the Mortgage;
3. The fair value of the Mortgage;
4. The value in use of the Mortgage;
5. The current valuation of the collateral for the Mortgage;
6. The amount of impairment charges or losses attributed to the Mortgage;
7. The value attributed to or paid for the Mortgage at each transaction in the series of transactions whereby the Mortgage was transferred from the original lender to the Bank;
8. Details of the methodologies and what matters have been taken into account in relation to the valuations in points 1 to 6 above;
9. If the Mortgage forms part of a security or other financial instrument, identify the name and type of instrument; and
10. A screen shot or print-out from the Bank’s systems where this information is accessible in relation to the Mortgage.

Please note that this request is to be interpreted broadly irrespective of whether the Mortgage is treated individually or collectively and whether any particular transaction was for the Mortgage asset or in respect of the entity which owned that mortgage asset.

It will be appreciated that I am not privy to the precise methodology through which the requested information is held or derived by the Bank or in what form of financial instrument or security the Mortgage is held.

It will also be understood that this request is made in the context of court proceedings seeking an order of possession in respect of my family home (and that of my children DELETE IF NO CHILDREN) and that I am a consumer. In that case the Charter of Fundamental Rights of the European Union (the **Charter**) is activated including *inter alia* articles 7, 8, 24, 38, 47 and 51. Analogous provisions of the European Convention on Human Rights are also relevant to this request both in their own right and via article 52(3) of the Charter. The Land and Conveyancing Law Reform (Amendment) Act 2019 is also relevant to this request.

I look forward to receiving the above information as soon as possible.

Yours sincerely

[NAME 1]