

## Applications pursuant to the Charities Acts 1961 and 1973 (as amended)

# User Guide – Application to Sanction a Mortgage of Charity Property

Under section 34(4) of the Charities Act 1961 (as amended), the Charities Regulator may authorise the mortgage of a Charity Property held upon charitable trusts where the trustees do not otherwise have such power.

To submit an application you must have a user account and be logged into ‘MyAccount’ (please see the Technical User Guide available on our website for more information about MyAccount). Once you are logged in, scroll to the end of the screen and click on the button titled ‘Charity Services’, then ‘Property Disposal Forms’ and open the ‘Application to Sanction a Mortgage of Charity Property’ form.

There are five sections to be completed in this form, in addition to the details of the filer in the Introduction section:

- (1) Property Details
- (2) Title Holders
- (3) Lenders
- (4) Attachments and
- (5) Confirmation.

### **IMPORTANT NOTE BEFORE YOU START:**

The text which you enter in this form will create the Form of Authorisation relied upon in support of your application. As the Authorisation is a signed and sealed document please ensure that it is accurate, coherent and contains sufficient detail for the purposes of the application.

Throughout the form you will see icons at some of the questions – the sample screenshot below explains what these icons mean:

The screenshot shows a web form titled "New Trustees". At the top, it says "No New Trustees in this list". Below that is a section "Add New Trustees". The first field is "Type", which has a red asterisk and an 'i' icon. It has two radio button options: "Individual" and "Organisation". Below this is a pink bar labeled "Required". There are "Save" and "Cancel" buttons. The next field is "Location where Statutory Notice will be displayed", also with a red asterisk and an 'i' icon. The text "Place in a public area" is visible in the input field. At the bottom left, there is a "Save Draft [a]" button. Three callout boxes provide explanations: 1. "Any field marked with a red asterisk is mandatory." 2. "The 'i' symbol indicates that there is further information available if you hold your mouse over it." 3. "The 'Save Draft' option appears at the end of each section of the form and allows you to save your progress. (Note: there is no automatic save so we recommend that you save draft regularly as you work through the form)."

The details of the filer (i.e. the firm or company submitting the application) must be entered in the Introduction section, along with the name and registered number of the charity which is making the application.

To search for the charity simply start to type the name of the charity or the registered charity number and the system will return a list of results for you to select from, click on the relevant one to populate the data into the fields.

When you are entering the filer details you can enter the address or Eircode in the Search Address bar and then click the result to autofill the address. If there are a number of organisations operating from the same address you will need to click on the appropriate firm or company name from the list returned for that address. Alternatively, you can enter the full address manually.

## **(1) Property Details**

Enter the required details relating to the property to be mortgaged including a technical description of the property as per the title deed, the sum to be raised, the amount to be borrowed, the loan period and the trust under which the property is held. You must also provide details of how any funds raised will be used.

## **(2) Title Holders**

In this section enter the details of the title holder and save. The title holder should either be the charity or its property holding company (in the case of a property holding company, although the application should be made in the name of the registered charity, the property holding company should be named as the title holder). In the normal course, the title holder is the vendor to the disposition.

If there is more than one title holder, click on 'add' to open the pop-out window. When the window opens, enter details of the additional individual or organisation holding the title to the property, ensuring to click save to add the details to the application. Repeat this until the details of all title Holders have been added.

## **(3) Lenders**

In this section you must first indicate if the lender is an individual or an organisation, then enter the required details and click save to add the details to the application.

If there is more than one lender, click on 'add' to open the pop-out window. When the window opens, enter details of the additional individual or organisation, ensuring to click save to add the details to the application. Repeat this until the details of all lenders have been added.

## **(4) Attachments**

In this section you must upload a copy of the required document(s) relevant to the particular application, for example valuation report, proof of title, map, mortgage terms. You can also upload any optional supporting documents.


For each document, click on the 'Upload file' button and proceed to upload.

Please note that documents for upload must be in PDF format and less than 10mbs in size.

## **(5) Confirmation**

This section provides a review of the details of the application. At this point it is recommended that you preview the **'Form of Authorisation'** which will be generated prior to taking any further steps.



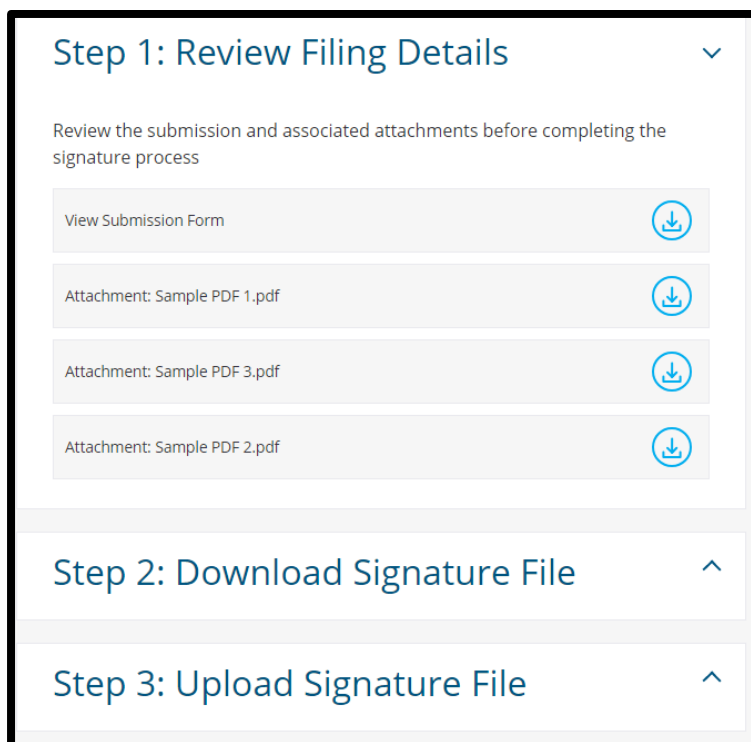
Click on  to open it as a PDF, review the content and satisfy yourself that it is accurate, coherent and contains sufficient details. Do not edit the PDF. If you wish to make any amendments, return to the form, amend as required by working through the sections (tabs) and then preview it again.



Once you are satisfied, click  to finalise the application.

**Please note: once you click on the 'Submit' button you cannot edit your application further.**

Once submitted, click on the button titled 'Proceed to Signature' to proceed to the next step.



Download the Signature File (this is the 'Form of Authorisation' for signing and, depending on the corporate structure of the charity, sealing), print it then have it signed and sealed in duplicate (both having original signatures). Scan it to PDF and once you are ready to upload it click on 'Upload Signature File' to upload the signed version. (If there are multiple signed documents, these must be scanned into a single PDF for upload).

If you are not in a position to complete the upload immediately, you can access the upload option via your dashboard, by selecting 'Pending Signature' under the 'Submission Filings' heading, see screen shot below.

**Welcome to the Charities Regulator's new-look MyAccount dashboard**

We are delighted to announce that we have improved MyAccount with the following changes:

- We have improved the navigation and display of information;
- You can now select the 'Start New Filing' button above to begin filing a form for a new or existing charity;
- If you have filings (forms), you can find them, view their status and open them in an 'Overview' graphic below;
- You can see a list of all of the charities for which you are an 'Authorised Filer' by scrolling down the screen.

For a full list of all the new features in this update, click [here](#).

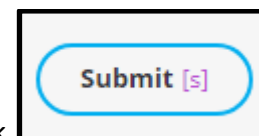
**Overview**

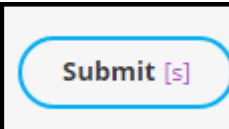
**Submission Filings**

|                     |           |
|---------------------|-----------|
| Draft               | 4         |
| Pending Signature   | 1         |
| Submitted           | 2         |
| Returned            | 2         |
| Rejected            | 0         |
| Registered          | 3         |
| Cancelled/Withdrawn | 0         |
| <b>Total</b>        | <b>12</b> |

**Events** 5

- Submission Returned 09/04/2019  
Message Received [Open](#)
- SR10466 Cy-Pres Applica... 09/04/2019  
Returned Submission [Download](#) [Open](#)
- Submission Registered 08/04/2019  
Message Received [Open](#)
- Submission Registered 08/04/2019  
Message Received [Open](#)
- Submission Received 08/04/2019



Once you have uploaded the PDF of the **signed document(s)**, click  to submit the application to the Charities Regulator.

Please ensure to **post two copies of the** original signed Signature File (Form of Authorisation) to the Charities Regulator: Charity Services Unit, Charities Regulator, 3 George's Dock, IFSC, Dublin 1, D01 X5X0. The application cannot be progressed until the Charities Regulator has received the original two copies of the Signature File (Form of Authorisation).