

Dr. Bill bringing planet's neediest



Honour for Wexford-born humanitarian (from left to right): Prof. Patrick O'Shea, President UCC; Prof. Ted Dinan, Prof. of Psychiatry UCC; Dr. Bill Hanlon (recipient); and Prof. Mary Horgan, Dean of UCC Medical School, at last week's function at which University College Cork honoured one of its most distinguished alumni, Enniscorthy native Dr. Hanlon

sands of miles around the globe on behalf of his Foundation.

He takes time out from his normal medial duties to travel, saying that his focus has been on the world's nomadic people and those who live with animals. "I'm interested in the sense of people, old belief systems and interesting mix of cultures." In his view, "If we (in the West) get exposed to other cultures and people, we learn from them and they learn from us. We need to open up to other cultures and not build

walls. If we took more to other people in the world, it would make a big difference yet not really impact on us here."

Devoted to his profession, and driven by strong personal belief to be able to leave behind the comforts of home, Dr. Hanlon's inspiring work has been recognised by many. The latest has been a special honour bestowed on him at a ceremony last week in University College Cork, his former school.

On the night, he was awarded an annual prestig-

ious medical medal that honours 'those who make exceptional contributions to medicine and society,' with College President Prof. Patrick O'Shea leading the tributes to the Enniscorthy man, who, in expressing gratitude for the honour, also spoke of his work with Basic Health International.

He recalled a number of his experiences during his travels, explaining how they have had an impact on him, both medically and personally. Bill Hanlon has told of how his work has led and guided him on his journeys,

exposing him to 'some amazing people who have taught him so much about life, medicine and spirituality.'

Among the enjoyable gathering were some of Bill's very proud family members: he is brother of Helena Daly, Summerhill, Enniscorthy, Geraldine Power, Castledockrell, do., and Vinny, in Dublin; and nephew of Nelly Foley, St. John's Villas, Enniscorthy, Kevin Foley, Hospital Hill, Bunclody, and Nancy Wiloughby, Lismore, Co. Waterford.

Il for cabinet

Minister Kehoe. "Of course everyone aspires to go that bit higher. It's the goal of everyone in politics, but it's not in my hands. I'm very lucky to have served in three different governments and I've always retained my place with those three reshuffles."

Minister Kehoe is still insistent, however, that Varadkar is the right man for

the job and will be a strong Taoiseach and could be good for Wexford.

"Well Leo has visited Wexford on numerous occasions," he said. "He would've worked in Wexford General Hospital for a short stint too. I think he wants to deliver for every part of the country by improving the economy and creating employment and infrastructure."



Minister of State Paul Kehoe and incoming Taoiseach Leo Varadkar pictured at a Brexit event at The Riverside Park Hotel recently. Pic: Christy Farrell

Debunking the seven biggest mortgage myths

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The idea of a mortgage is a relatively simple concept. You ask a lending institute for a home loan, they see if you can afford it, and then lend you the money if you can.

That all sounds pretty straightforward. So why are there so many mortgage-related myths and conspiracy theories? Some of these stories have been repeated for so long that they've now become the accepted wisdom, which just makes things even more confusing. Like Fox and Mulder in The X-Files, we're here to shine a light on the shadowy half-truths and seek out the truth behind some of the most famous mortgage myths.

ONLY EXISTING CUSTOMERS CAN GET A MORTGAGE

You don't need to be an existing customer to get a mortgage from a bank. A potential lender is as happy to welcome you apply for a mortgage as they would be for an existing customer. Banks will simply judge you on your individual merits and your ability to repay the loan. You can walk in off the street or arrange a meeting with EBS at any time to find out if you are eligible for a mortgage.

IF YOU GAMBLE ONLINE, YOUR APPLICATION IS REFUSED

Another myth is that you'll never get a mortgage if there's evidence of gambling on your bank account. If you lose hundreds of Euros a month on lame horses or make huge bets every couple of weeks, it'll certainly set off alarm bells for potential lenders.

Realistically, having a harmless flutter on the Grand National will not see you blacklisted for life.

BANKS AREN'T LENDING

You probably know someone who'll swear blind that the "banks aren't lending." It's a common theory but it doesn't exactly stand up to scrutiny.

The latest Banking & Payments Federation Ireland figures show that an average of 2,133 mortgages were approved per month between June and August of 2015. If the banks aren't lending, that's a lot of mortgages that were presumably funded by witches, gingerbread men or charming princes.

YOU'RE TOO YOUNG TO GET A MORTGAGE

Another misconception is that lending institutions won't look at you unless you have three grandchildren and 20 years in the workforce. The reality is that you won't be judged solely on your age or your marital status.

A mortgage lender will judge your

application on your loan record and your ability to make repayments. Your application will be based on your income, savings record, rent payments and stress testing. Not whether you can grow a full beard or remember when Johnny Logan won his first Eurovision.

YOU NEED AN IMPOSSIBLY LARGE DEPOSIT

While it would be nice to have a large nest egg to get you started, you don't need to have an absolute fortune.

A mortgage deposit of between 10% and 20% of the value of the property will be required for most applicants. You can chat to an EBS mortgage advisor at any time to see what your actual deposit would be.

SELF-EMPLOYED PEOPLE CAN'T GET MORTGAGES

Being self-employed doesn't mean that you can't own your own home. Your application will still be judged on its own merits.

With EBS, applicants who are self-employed simply need to provide three years of audited/trading accounts, confirmation of your tax position, six months of bank statements and three years of Revenue Notice of Assessment.

YOU CAN'T GET A MORTGAGE IF YOU'RE IN NEGATIVE EQUITY

You can sometimes feel a bit trapped if your property is in negative equity. Those two dreaded words conjure up all sorts of negative connotations.

However, EBS's Negative Equity Home Movers Mortgage means that you can sell your current home and transfer any outstanding debt onto the mortgage of your new home. So there are always options with EBS. As always this is subject to Bank's Terms & Conditions

Thinking of applying for a mortgage?

Now that you know the truth about mortgages, why not find out more? Whether you're a first time or next time buyer, EBS has options to suit you. If you are thinking about buying a house, try our mortgage calculators or book a 30 minute mortgage meeting at any time to chat about your options.

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