

# Flexible Lifetime Mortgage – Application Form



## 1. Quote details

Quotation reference on which you wish to proceed

This must be completed

## 2. First applicant

Full name including title

Marital status

Date of birth

## 3. Second applicant

Full name including title

Marital status

Date of birth

## 4. Your address

Address

  

Telephone

Email

Will the lifetime mortgage be secured on this property

 Yes No

If No, please give further details

Does anyone else occupy the property?

 Yes No

If Yes, please provide details

Is there any mortgage or any other charge against the property?

 Yes No

If so, please give the total amount outstanding

\*£

and name of the lender(s)

\*The total must be less than the Lifetime Mortgage unless repaid from your own resources.

## 5. About your property

Your property must be a suitable security for the mortgage loan. Please complete this section as fully as possible, to ensure that any issues that could affect your application are identified early. Once you have submitted this application, we will instruct a surveyor to visit your property to value it.

**If you are unsure about the eligibility of your property, please contact us for assistance.**

### Tenure

Type  Freehold  Leasehold  
 Commonhold  Absolute

If leasehold:  
Remaining term  years

Annual Service charge  £

### Property type

Select property type  House  Bungalow  
 Flat/Maisonette

If House or Bungalow  Detached  Semi-detached  
 Terraced/Linked

If flat/maisonette  On what floor is it?  Number of floors in block

Y  N Is there a lift?

### Property Information

No. of Bedrooms

Age of property  years

Date purchased

Purchase price  £

### Construction

External walls  Brick  Stone  Timber frame  
 Other

If timber frame, is the outer wall brick, block or stone?  Yes  No

Roof  Tile  Slate  Other

If flat roof, approx. % of total roof area  %

### Other factors

Is the property your main residence?  Yes  No

Is the property located in England, Wales or mainland Scotland?  Yes  No

Was the property previously owned by the Public Sector ie Council, Housing Association or MoD?  Yes  No

Is the property situated over, or in close proximity to retail or business premises?  Yes  No

Is the property part of a sheltered housing development?  Yes  No

Do any age restrictions apply to the property?  Yes  No

Is the property used for any form of business/commercial activity?  Yes  No

Is the property Listed?  Yes  No

If yes, Grade of Listing

Does the property have more than 10 acres of land?  Yes  No

## Other factors (Continued)

Are there any agricultural ties or restrictions on the property?  Yes  No

Has the property ever been flooded or is it at significant risk of flooding?  Yes  No

Has the property ever been subject to underpinning or major structural repair?  Yes  No

Is the property held in Trust?  Yes  No

*NB If you have ticked any of the shaded boxes, please provide further details to enable our underwriters to assess the eligibility of your property.*

## 6. Your solicitor

You must appoint your own solicitor to act for you in taking out this mortgage. They will assist you in understanding the nature of the long-term commitment you are taking on.

Company name

Name of solicitor acting for you

Address   
  
Postcode

Telephone

Email

DX

## 7. Your bank details

When your mortgage completes, we will pay the initial cash sum to your solicitor. If you decide to exercise your Cash Withdrawal Option, we will pay these amounts directly to you, using the bank details below.

**Please let us know if these bank details change in the future.**

Account name

Sort code

Account number

Bank name

Bank branch

## 8. Declaration to Hodge Lifetime

I understand, confirm and agree the following:

### This mortgage

- I have received, read and understood the personalised Key Facts Illustration referred to in section 1 of this application, and wish to borrow the amount set out in that illustration
- I enclose payment in order for a Chartered Surveyor to value my property. This is not a survey. I understand that this fee is not refundable, even if the property is not eligible for the Flexible Lifetime Mortgage. Payment of this fee does not mean that Hodge Lifetime is obliged to accept my application
- I understand that this mortgage will be subject to the Flexible Lifetime Mortgage Terms and Conditions. (These will be provided to you with any offer we issue, but in the meantime they can also be downloaded from our website, or are available on request)
- I have a right to withdraw from this mortgage application at any time before it is complete and I have received the monies. However, if I withdraw, I will not receive a refund of any fees I have paid to Hodge Lifetime, and I may still be required to pay my financial adviser and solicitor for the work they have undertaken on my behalf
- I understand that a lifetime mortgage is a long-term commitment, and that I could incur significant early repayment charges if I wish to repay it early. My financial adviser has explained to me what the maximum early repayment charge could be, and I understand when these charges may be applied
- I confirm that I have provided Hodge Lifetime with the correct bank details. I understand that Hodge Lifetime will always use these bank details to make further payments to me if I exercise the Cash Withdrawal Option, and that I must therefore ensure that I inform Hodge Lifetime of any changes.
- All the details in my personalised Key Facts Illustration and this application are, to the best of my knowledge and belief, true and complete. If Hodge Lifetime finds any to be untrue, it could affect my eligibility for the mortgage or reduce the amount I may borrow

### Fraud Prevention

- If False or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering
- Further details explaining how the information held by fraud prevention agencies may be used can be obtained by visiting our website or contacting us by phone on 0800 731 4076

### Use of my personal data

- The personal details I give on this form will be subject to the provisions of the Data Protection Act 1998 (the Act)
- The information will be retained by Julian Hodge Bank Limited who is the data controller, and may be stored on paper or an electronic medium
- The information held about me may be used for the following purposes:
  - Administering my application and mortgage
  - Assist in fraud prevention
  - Reporting to regulators or authorities
  - Market and product analysis
  - Verifying my age and identity, and anti-money laundering checks. A search may be undertaken with a credit reference agency to verify identity. This will mean:
    - The credit reference agency will check the details supplied against any database, public or otherwise
    - A record of the search will be retained
    - The credit reference agency may use the details provided to assist other companies for verification and identification purposes
- The information held about me may be shared with the following parties:
  - The professional advisers involved in taking out this mortgage, including solicitors, surveyors and my financial adviser
  - Hodge Lifetime's approved service providers in relation to this application
  - Other members of Hodge Lifetime's group, comprising Julian Hodge Bank Limited, its subsidiaries and associated companies
  - Regulators and authorities where required or permitted by law
- Hodge Lifetime may also use my information to contact me/us about its products and services that it believes may be of interest to me/us. If you would prefer not to receive marketing promotions from Hodge Lifetime please tick this box
- I have the right to see my personal information held on Hodge Lifetime's files; to do this I must put my request in writing and may be asked to pay a reasonable fee
- Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service

### Applicant 1

Signed

D D M M Y Y

Date

### Applicant 2

Signed

D D M M Y Y

Date

Please inform us immediately if, during the application process, you appoint a different financial adviser or solicitor to act for you.

## For Adviser use only

### 9. Supporting information

- Quote reference  Has the quote reference been noted in section 1?
- Application form  Have both applicants signed and dated the declaration in section 7?
- Proof of Age  Birth Certificate or  Passport or  Driving License
- Introduction / Money Laundering certificate  Client 1  Client 2
- Survey Fee  Cheque enclosed  
(as stated on quotation)
- Buildings Insurance schedule  Enclosed  To follow

### 10. Adviser declaration

- Company Name
- Name of Adviser / supervisor
- Address   
Postcode
- Telephone / fax
- Email
- FCA Firm reference No.    
Your firm If relevant, your principal/network
- Date of Advice
- Mortgage Club and / or Network (if applicable)
- Broker Fee £ (if applicable)

#### Declaration

I confirm that I have passed an appropriate approved examining board's specialist examination in equity release and that I have provided / supervised\* the equity release advice and recommendation. (\*delete as appropriate)

Signature

Print Name

**Please post this application and all supporting documents to:**

Hodge Lifetime,  
Application Administration,  
One Central Square,  
Cardiff CF10 1FS

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**Get in touch**

Freephone: 0800 731 4076

Hodge Lifetime, One Central Square, Cardiff CF10 1FS

[www.hodgelifetime.co.uk](http://www.hodgelifetime.co.uk)