

Roll-Up Lifetime Mortgage – Application Form



Please tick which product you are applying for

- | | | |
|---------|--|---|
| Product | <input type="checkbox"/> Lifetime Mortgage Plus | <input type="checkbox"/> Indexed Lifetime Mortgage |
| | <input type="checkbox"/> Lifetime Mortgage Max | <input type="checkbox"/> Indexed Lifetime Mortgage Plus |
| | <input type="checkbox"/> Lifetime Mortgage Ultra | <input type="checkbox"/> Indexed Lifetime Mortgage Max |

Quote details/Loan Amount

Quotation reference on which you wish to proceed

Loan amount required

Estimated value of your property

Product fee

- Add to loan Deduct from advance Pay on application (cheque enclosed)

Adviser declaration

Your adviser acts solely for you as applicant(s) and does not act for Julian Hodge Bank Limited, trading as Hodge Lifetime, in any way.

Company Name

Name of Adviser/Supervisor

Address

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, acting as adviser to the applicant, 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).**

Signed

Print name

Personal information

Applicant 1

Applicant 2

Title

Mr Mrs Miss Ms

Mr Mrs Miss Ms

Other

Other

Surname

Full forename(s)

Previous name(s) in the last 6 years

Date of birth

D D M M Y Y

D D M M Y Y

Date of Advice

Nationality

Have you been resident in the UK for more than 3 years?

Yes No

Yes No

If you have not been resident for the last 3 years, proof of residency will be required. We do not accept applicants who have been resident in the UK for less than 2 years.

What is your marital/civil partnership status?

Telephone/mobile number

Email address

Residential status

Homeowner Renting Other

Homeowner Renting Other

Current address

Time at address

YEARS MONTHS

YEARS MONTHS

Previous address (if less than 3 years). If the applicant(s) have lived at more addresses in the last three years please provide further details

Time at address

YEARS MONTHS

YEARS MONTHS

Employment status

Employed Self-employed Retired

Employed Self-employed Retired

Number of additional dependent adults and children living at the address

Adults Children

Age of Children

If there are any non dependent adults please provide further details

About your property

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

Tenure

Type Freehold Leasehold
 Commonhold Absolute

If leasehold:
Remaining term years

Annual Service charge £

How is the title held?
 In one name
 As beneficial joint tenants
 As tenants in common

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

Roof Tile Slate Other

If timber frame, is the outer wall brick, block or stone? Y N

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

New builds

Is is a newly built property? Yes No

If yes, is the property full completed and a habitable? Yes No

If yes, does it have an NHBC or similar warranty? Yes No

If it is a flat, is the whole block fully completed? (including all other flats and communal areas) Yes No

Other factors

Is the property the applicant's main residence? Yes No

Is the property located in England or Wales? Yes No

Was the property previously owned by a Local Authority, 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 retirement or sheltered housing development? Yes No

Do any age restrictions apply to the property Yes No

About your property (cont.)

Other factors (cont.)

- Is the property used for any form of business/commercial activity including Bed and Breakfast? Yes No
- Is the property listed? Yes No Grade of listing
- Does the property have more than 3 acres of land? Yes No
- 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
- Has the property had solar panels fitted? Yes No
- If yes, are they owned outright or subject to a lease? Owned outright Subject to a lease

Your loan requirements & property details

- Why are you taking out this mortgage? House Purchase Re-mortgage Raising new capital
- Loan purpose
If for home improvements please provide basic details of the works and estimated costs.
- Security address
(if different to current address)

Outstanding unsecured borrowing (e.g. Personal Loans, Hire Purchase, Mail order, Credit Cards or overdrafts)

Applicant 1

Applicant 2

- | | | |
|----------------------------|---|---|
| Loan type | <input type="text"/> | <input type="text"/> |
| Balance outstanding | £ <input type="text"/> | £ <input type="text"/> |
| Monthly payment | £ <input type="text"/> | £ <input type="text"/> |
| To be repaid on completion | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N |

- | | | |
|----------------------------|---|---|
| Loan type | <input type="text"/> | <input type="text"/> |
| Balance outstanding | £ <input type="text"/> | £ <input type="text"/> |
| Monthly payment | £ <input type="text"/> | £ <input type="text"/> |
| To be repaid on completion | <input type="checkbox"/> Y <input type="checkbox"/> N | <input type="checkbox"/> Y <input type="checkbox"/> N |

Occupiers

Please give the details of any other occupiers who will reside at the property along with the applicants (including children) on completion.

Surname	First Name(s)	Occupation/Status	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Access arrangements on property to be mortgaged

Who should the valuer contact to gain access to the property?

Contact telephone number

If this is a purchase application please provide contact details, name and address of the estate agent

Your solicitor

You must appoint your own solicitor to act for you in taking out this mortgage.

Company name

Name of solicitor acting for you

Address

Postcode

Telephone

Email

DX

Declaration

By signing this document each person that has signed this Declaration as an applicant declares, consents, acknowledges and confirms to us as follows:

Meaning of words used

In this document:

- **you** and **your** means each person that has signed this Declaration as an applicant;
- **we**, **us** and **our** means Julian Hodge Bank Limited (trading as Hodge Lifetime) (registered in England and Wales as company number 743437) and anyone who at any time in the future is entitled (as legal, equitable or beneficial owner) to all or any of the lender's rights under any agreement with **you** (including as a result of a **transfer** referred to in section 4);
- **application** means the **application** to us by you for a lifetime mortgage advance to be secured on a property that is to be used and occupied by **you** solely as **your** main residential home; and
- **information** means the **information** provided to or received by us from **you** or any person or source whatsoever in or in connection with the **application** (including enquiries or searches made by or on behalf of **us**).

1. Regulation, language and law

The mortgage will be regulated by the Financial Conduct Authority.

We will only communicate with **you**, provide **information** to **you** and enter into agreements with **you** in English.

This document and **our** dealings with **you** with a view to entering into this document, the loan and other related agreements, and any non-contractual aspects arising in connection with this document or those dealings, are governed by English law.

2. Use of information

By signing this **application**, you are consenting to the use of **information** as set out below.

- Certain personal details **you** give in this **application** will be subject to the provisions of the Data Protection Act 1998 (the Act).
- **We** may hold **information** in **our** records or with persons providing storage facilities, and may be stored on paper or an electronic medium. **We** are the data controller.
- **We** may use and disclose **information**:
 - to assess this and further applications from **you**;
 - to process, obtain and check other **information** (including **your** age and identity, and anti-money laundering checks);
 - to manage **your** account and administer any product or services that **we** provide **you** with or at **your** request or otherwise;
 - to perform obligations or exercise rights that **we** may have under any agreement with **you**;
 - with the intention of preventing, detecting, prosecuting or mitigating the consequences of fraud and money laundering or other crimes, trace debt and recover debt and to comply with applicable law and regulations (see details below);
- for the purposes of market research, statistical and business analysis and creating and maintaining a customer profile.
- **We** may disclose any **information** to and make enquiries to:
 - any person (including any actual or potential party, that party's professional advisers and any rating agency) in connection with any actual or potential **transfer** (see section 4) and each such person may also rely upon the truth, completeness and accuracy of the **information** and may use the **information** for the purposes and as otherwise described in this document;
 - any other party to any agreement with **you** and/or any person with whom **we** have entered into or made and/or consider entering into or making any other arrangement in connection with any agreement between **you** and **us** (including in connection with the provision of funding to **us**);
 - insurers of any asset securing or proposed to secure **your** liabilities;
 - entities identified in section 3 below;
 - agents or contractors appointed to administer or operate **your** account or any agreement with **you** on behalf of **us** or otherwise to provide services to or on behalf of **us** for which such agents or contractors will have access to **information**;
 - persons (including brokers, agents and solicitors) assisting **you** from time to time in connection with any agreement with **you**;
 - market research organisations for the purpose of confidential market research conducted on behalf of **us**;
 - the Electoral Register, any legal and regulatory authorities and any other body having a legal right to access the **information** and anyone **you** authorise **us** to give **information** to;
 - any person including (without limitation) current and previous lenders, other creditors, employers, landlords, accountants, bankers,
 - registries, government bodies in the processing of any **information** and the administration of, or exercising **our** rights under, any agreement with **you**;
 - debt recovery agencies and tracing agencies and any registries or databases in any country in which any of **you** have assets and/or are resident; and
 - other members of **our** group, comprising Julian Hodge Bank Limited, its subsidiaries and associated companies
- **You** explicitly consent to the processing of sensitive personal data about **you** contained within the **information** for the purpose of processing the **information**. Sensitive data comprises **information** relating to **your** racial or ethnic origin, political opinions, religious or other beliefs, trade union membership, health, sex life and commission of offences or court proceedings.
- **We** may transfer **information** for use in the ways described in this document to countries outside the European Economic Area which may not have the same level of legal protection as countries within it.

Declaration (cont.)

- **We** may also use **your information** to contact **you** about **our** products and services that **we** believe may be of interest to **you**. If **you** would prefer not to receive marketing promotions from **us** please tick this box.
- **You** understand that under applicable data protection law **you** can request a copy of certain personal data that **we** hold about **you** and to ask for any inaccurate details to be amended. To do this **you** must put **your** request in writing and may be asked to pay a reasonable fee.
- Telephone calls and other communications to **us** may be monitored and recorded for quality and training purposes and to help improve **our** service. Any recordings remain **our** sole property.
- **You** will let **us** know at once (and provide **us** with full details) if **you** become aware that any **information** is or becomes wrong or out of date or if anything changes in any way which adversely affects and/or is reasonably likely to:
 - render any **information** ambiguous and/or misleading; or
 - adversely affect the truth, accuracy and/or completeness of the **information** or **our** assessment of **you** and/or any **information**.
- **You** are entitled to, and have the consent of each relevant person to, disclose **information** relating to that person that **you** have provided in, or in connection with, **your application**, or which **you** otherwise provide to **us**, which may be used as indicated in this document.
- Where **you** have asked a person (other than a member of **our** staff) for advice and/or a recommendation about a loan or similar product, that person (not **us**) is responsible to **you** for any advice which that person gives or any recommendation which that person makes. **You** must notify that person of any material changes to the **information** in order that such person can provide **you** with updated advice and recommendations. **You** confirm that you have not received any advice or any recommendation from **us** in connection with this **application**.
- If any **information** provided by **you** is incorrect **you** will make good any loss which **we** may suffer by acting in reliance upon that **information**.
- If the **application** is successful the provisions of this Declaration will continue to apply after the completion of the mortgage.

3. Fraud prevention

- If false or inaccurate **information** is provided and **we** or other organisations suspect fraud, this may be recorded and **we** and other persons may disclose this **information** and **your** name to fraud prevention and law enforcement agencies.
- Full details explaining how the **information** held by fraud prevention agencies will be used can be obtained by reading "A short explanation about CIFAS – the UK's Fraud Prevention Service" on **our** website, or contacting **us** by phone on 0800 731 4076.

4. Consent to transfers

At any time and from time to time, **we** can enter into and make a transfer (being a **transfer**, assignment or assignation (whether absolute or by way of security), mortgage, charge, standard security, creation of trust over, agreement to sell or other disposal (in law or in equity or beneficially) of all or any of **our** rights, title, interests, benefits and obligations in respect of all or any of the **information** and/or this document) without any further consent from or notice to **you**.

A **transfer** will not change **your** rights and guarantees in relation to the **information** and/or this document and will not change the terms and conditions relating to the **information** and/or this document.

5. Your confirmations in relation to information and the application

Each person that has signed this document as an applicant declares and confirms to **us** that:

- Each of **you** has personally read and checked all the **information** provided in the **application**.
- **You** have received, read and understood the personalised Key Facts Illustration referred to in section 1 of the **application**, and wish to borrow the amount set out in that illustration.
- All of the **information** is true, accurate and complete and is not ambiguous or misleading. **You** have not withheld or concealed anything which adversely affects and/or is reasonably likely to adversely affect those things or **our** assessment and/or any **information**.

Declaration (cont.)

This is an important legal document.

You should not sign this document unless **you** have checked each answer carefully and have ensured that each answer is accurate and complete (especially if this or any other document was completed by someone else).

You should not sign this document unless: **you** have read and understood this document and the other accompanying documents, and **you** have obtained such advice as **you** consider appropriate and then decided that **you** want to be bound by this document.

Applicant 1

Signed

D D M M Y Y

Date

Applicant 2

Signed

D D M M Y Y

Date

Complaints

We hope **you** will be delighted with **our** service. But, if **we** fall short and **you** wish to complain about **your** mortgage or any other aspect of **our** documentation or conduct, please contact **our** Complaints Officer using the details in the 'How to contact **us**' section.

We will send **you** an acknowledgement together with a copy of **our** internal complaint handling procedure. If **you** are not happy with the outcome of **our** investigation, **you** can then take the matter up with:

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Tel: 0800 023 4567

www.financial-ombudsman.org.uk

Adviser Submission checklist

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 10?
- Survey Fee (as stated on quotation): Cheque enclosed
- Buildings Insurance schedule Enclosed To follow

Supporting information (where applicable)

Proof of age

- Birth certificate
- Passport
- Driving Licence

Proof of residency

- Passport Stamped showing right to reside
- Immigration office letter confirming right to reside

Please send this application to us:

By email: info@hodgelifetime.co.uk

or

By post: Mortgage Applications, Hodge Lifetime,
One Central Square, Cardiff, CF10 1FS

Get in touch

Freephone: 0800 731 4076

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

www.hodgeforintermediaries.co.uk

Hodge Lifetime is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

