

Lump Sum Lifetime Mortgage Application



1. QUOTE DETAILS / LOAN AMOUNT

Quotation reference on which you wish to proceed	Q	This must be completed
Loan amount required	£	

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

Postcode		
Telephone	Email	
Will the lifetime mortgage be secured on this property	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If No, please give further details :		
<div style="border: 1px solid black; height: 40px;"></div>		
Does anyone else occupy the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, please provide details:	<div style="border: 1px solid black; height: 40px;"></div>	
Is there any mortgage or any other charge against the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If so, please give the total amount outstanding and name of the lender(s)	£	*
<div style="border: 1px solid black; height: 40px;"></div>		
*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.

Estimated Property Value

£ (over £1 million refer)

Tenure

<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Commonhold	<input type="checkbox"/> Absolute
If Leasehold, remaining term	<input type="text"/> years		
Annual Service Charge	<input type="text"/>		
How is the title of your property held?	<input type="checkbox"/> In one name	<input type="checkbox"/> As beneficial joint tenants	<input type="checkbox"/> As tenants in common

Property Type

<input type="checkbox"/> House	<input type="checkbox"/> Detached	<input type="checkbox"/> Semi Detached	<input type="checkbox"/> Terrace /Linked
<input type="checkbox"/> Bungalow			
<input type="checkbox"/> Flat/Maisonette	<input type="checkbox"/> On what floor is it situated	<input type="checkbox"/> Number of floors in block	
Is there a lift	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<input type="checkbox"/> No of Beds	Age of Property	<input type="text"/> Years	
Date Purchased	<input type="text"/>	Purchase Price	<input type="text"/>

Construction

External Walls		Roof
<input type="checkbox"/> Brick		<input type="checkbox"/> Tile
<input type="checkbox"/> Stone		<input type="checkbox"/> Slate
<input type="checkbox"/> Timber Frame		<input checked="" type="checkbox"/> Other
If Timber Frame		
Is the outer wall brick, block or stone	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> If Flat roof approx % of total roof area
<input checked="" type="checkbox"/> Other		

5. ABOUT YOUR PROPERTY (continued)

- 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
- 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
Contact details	Telephone:
	Email:
	DX:

7. 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 Lump Sum 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 Lump Sum 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
- 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

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

Signed (1)

X

Signed (2)

X

Date

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

8. SUPPORTING INFORMATION

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

9. ADVISER DECLARATION

Company Name		
Name of Adviser /supervisor		
Address		
Telephone/fax		
Email		
FCA Firm reference No.	Your firm <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	If relevant, your principal/network <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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	<input type="text" value="X"/>	Print Name <input type="text"/>

Please post this application and all supporting documents to:

Hodge Lifetime, Application Administration, 29 Windsor Place, Cardiff CF10 3BZ.

Hodge Lifetime is a trading name of Julian Hodge Bank Limited (Registered in England No. 743437) and Hodge Life Assurance Company Limited (Registered in England No. 837457) which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Both companies are registered in England and Wales at 31 Windsor Place, Cardiff CF10 3UR.

HL LM APP 03/12



HODGE
LIFETIME

Retirement solutions since 1965