

55+ Mortgage & Retirement Mortgage – Application Form



Please ensure that Hodge Lifetime has issued a decision in principle before submitting this application.

Product	<input type="checkbox"/> 55+ Mortgage	<input type="checkbox"/> Retirement Mortgage
Interest rate	<input type="checkbox"/> 2yr discount <input type="checkbox"/> 2yr fixed <input type="checkbox"/> 5yr fixed	<input type="checkbox"/> 5yr fixed
DIP reference number	<input type="text"/>	
Loan amount required	<input type="text"/> £	
Product Fee	<input checked="" type="checkbox"/> Add to loan <input type="checkbox"/> Deduct from advance <input type="checkbox"/> Pay on application (cheque enclosed)	

Adviser declaration

Name of adviser	<input type="text"/>											
Company name	<input type="text"/>											
FCA reference no.	<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"/>
	Your firm						If relevant, your principal/network					
Office address	<input type="text"/>											
Email address	<input type="text"/>											
Contact telephone no.(s)	<input type="text"/>											
Date of advice	<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"/>
Mortgage club and/or network	<input type="text"/>											
Broker fee (if applicable)	<input type="text"/> £											

Declaration

I confirm that the person who has arranged, advised and/or introduced this mortgage is authorised and qualified to do so. I confirm all documents provided are genuine copies of original documents that have been seen by me.

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

<input type="text"/> Signed	<input type="text"/> Print name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Date							

Personal information

Applicant 1

Applicant 2

Title

Mr Mrs Miss Ms

Mr Mrs Miss Ms

Other

Other

Surname

Full forename(s)

Employment details

Please complete this section if the DIP application included income from employment.

Applicant 1

Applicant 2

Employer name

Employer address

Nature of business

Self employment details

Please complete this section if the DIP application included income from self-employment.

Applicant 1

Applicant 2

Business name

Business trading address

Nature of business

Name of acting accountant
and qualification (e.g. ACA)

Accountant's telephone
number and/or email address

Accountant's address

Pensions in payment

Please tell us more information about any pensions that are already in payment.

Applicant 1

	Fund 1	Fund 2	Fund 3	Fund 4
Annual pension income	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Index linked	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>
Spouse benefit	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
Pension provider	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2

	Fund 1	Fund 2	Fund 3	Fund 4
Annual pension income	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Index linked	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>	<input type="checkbox" value="Y"/> <input type="checkbox" value="N"/>
Spouse benefit	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
Pension provider	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Pension Savings

Please tell us more information about your pension savings that are not yet in payment

Applicant 1

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends on taking an income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of investment and/or pension i.e. defined benefit, defined contribution, drawdown plan, SIPP	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension/fund provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Pension savings (cont.)

For defined benefit savings

Accrued pension at retirement	£	£	£	£
Index linked?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Spouse pension	%	%	%	%

For other pension savings

Current fund value	£	£	£	£
Annual contributions (employer & employee)	£	£	£	£
% being taken as lump sum (if applicable)	%	%	%	%

Applicant 2

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends on taking an income				
Type of investment and/or pension i.e. defined benefit, defined contribution, drawdown plan, SIPP				
Pension/fund provider and policy number				

For defined benefit savings

Accrued pension at retirement	£	£	£	£
Index linked?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Spouse pension	%	%	%	%

For other pension savings

Current fund value	£	£	£	£
Annual contributions (employer & employee)	£	£	£	£
% being taken as lump sum (if applicable)	%	%	%	%

Other retirement investments and savings

Please tell us more about other savings you hold from which you intend taking income in retirement.

Applicant 1

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends taking an income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

Applicant 2

	Fund 1	Fund 2	Fund 3	Fund 4
Age applicant intends taking an income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider and policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current fund value	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

Rental income

Please tell us more about other retirement income you expect to generate from property. If any of the declared properties are not currently let please provide confirmation on how long the property has been vacant and why in the additional information section. For additional properties, please use the additional information section.

Applicant 1

	Property 1	Property 2
Property address	<input type="text"/>	<input type="text"/>
Mortgage lender	<input type="text"/>	<input type="text"/>
Balance outstanding	<input type="text" value="£"/>	<input type="text" value="£"/>
Monthly contractual mortgage payment	<input type="text" value="£"/>	<input type="text" value="£"/>

Rental income (cont.)

Monthly rent received

£

£

Is the property currently let?

Y

N

Y

N

Estimated property value

£

£

Applicant 2

Property 1

Property 2

Property address

Mortgage lender

Balance outstanding

£

£

Monthly contractual mortgage payment

£

£

Monthly rent received

£

£

Is the property currently let?

Y

N

Y

N

Estimated property value

£

£

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, we will instruct a surveyor to visit the 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?

About your property (cont.)

Property Information

No. of Bedrooms	<input type="text"/>
Age of property	<input type="text"/> years
Date purchased	<input type="text"/>
Purchase price	£ <input type="text"/>

Construction

External walls	<input type="checkbox"/> Brick	<input type="checkbox"/> Stone	<input type="checkbox"/> Timber frame
Roof	<input type="checkbox"/> Tile	<input type="checkbox"/> Slate	<input type="checkbox"/> Other
If timber frame, is the outer wall brick, block or stone?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
If flat roof, approx. % of total roof area	<input type="text"/> %		

New builds

Is this a newly built property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, is the property fully completed and habitable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, does it have an NHBC or similar warranty?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If it is a flat, is the whole block fully completed? (including all other flats and communal areas)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Other factors

Is the property the applicant's main residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property located in England, Wales or mainland Scotland?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Was the property previously owned by the public sector? (i.e. Council, Housing Association or MoD)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property situated over, or in close proximity to, retail or business premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property part of a sheltered housing development?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Do any age restrictions apply to the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property used for any form of business/commercial activity?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property listed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Grade of listing
Does the property have more than 10 acres of land?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are there any agricultural ties or restrictions on the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Has the property ever been flooded or is it at significant risk of flooding?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Has the property ever been subject to underpinning or major structural repair?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property held in trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Has the property had solar panels fitted?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If yes, are they owned outright or subject to a lease?	<input type="checkbox"/> Owned outright	<input type="checkbox"/> Subject to a lease	

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 mortgage repayment strategy

This section applies to the 55+ Mortgage only. You must have in place a suitable strategy for repaying the loan at the end of the term. You can use more than one repayment strategy.

Downsizing

What is your current plan at the end of the mortgage term?

- Purchase a smaller property
- Purchase a retirement property
- Move into sheltered or rented accommodation
- Move in with family
- Other (please specify)

Don't yet know

How far from your current home do you envisage moving?

- Stay within the same town/locality
- Move to a different region (please specify)

Don't yet know

Your mortgage repayment strategy (cont.)

Downsizing (cont.)

What is your budget for purchasing a new property?

£

No budget required

Don't yet know

Sale of another property owned by the applicant(s) in the UK (e.g BTL's, holiday homes)

Property address

Original date of purchase

D	D	M	M	Y	Y
---	---	---	---	---	---

Purchase Price

£

Name of registered owners

Current mortgage balance (if applicable)

£

Annual maintenance costs

£

Nil, as covered by rental income

Property type

House Flat Bungalow

If leasehold, remaining term

Number of rooms

Living rooms Bedrooms Bathrooms

Investments

Provider

Policy/Reference no

Expected maturity date

D	D	M	M	Y	Y
---	---	---	---	---	---

D	D	M	M	Y	Y
---	---	---	---	---	---

Current fund value

£

£

Monthly contribution

£

£

Included in outgoings

Yes No

Yes No

Your mortgage repayment strategy (cont.)

Investments (cont.)

Provider	<input type="text"/>	<input type="text"/>
Policy/Reference no	<input type="text"/>	<input type="text"/>
Expected maturity date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Current fund value	£ <input type="text"/>	£ <input type="text"/>
Monthly contribution	£ <input type="text"/>	£ <input type="text"/>
Included in outgoings	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Endowments

Provider	<input type="text"/>	<input type="text"/>
Policy/Reference no	<input type="text"/>	<input type="text"/>
Expected maturity date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Current fund value	£ <input type="text"/>	£ <input type="text"/>
Monthly contribution	£ <input type="text"/>	£ <input type="text"/>
Included in outgoings	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Endowments (cont.)

Provider	<input type="text"/>	<input type="text"/>
Policy/Reference no	<input type="text"/>	<input type="text"/>
Expected maturity date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Current fund value	£ <input type="text"/>	£ <input type="text"/>
Monthly contribution	£ <input type="text"/>	£ <input type="text"/>
Included in outgoings	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please fill in the whole form using a ball point pen and send it to:

Hodge Lifetime One Central Square Cardiff CF10 1FS

Instructions to your bank or building society to pay by direct debit

Service user number

8	4	0	4	4	7
---	---	---	---	---	---

Name(s) of account holder(s)

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bank/building society account number

--	--	--	--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--	--

Instruction to your bank or building society

Please pay Hodge Lifetime Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Hodge Lifetime and, if so, details will be passed electronically to my bank/building society.

Name and full postal address of your bank or building society


To: The Manager	Bank/building society
Address	
Postcode:	

Signature(s)
Date

Bank and building societies may not accept Direct Debit Instructions from some types of account



This guarantee should be detached and retained by the Payer

<h3>The Direct Debit Guarantee</h3> <ul style="list-style-type: none"> • This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. • If there are any changes to the amount, date or frequency of your Direct Debit Hodge Lifetime will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Hodge Lifetime to collect a payment, confirmation of the amount and date will be given to you at the time of the request. • If an error is made in the payment of your Direct Debit, by Hodge Lifetime or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society • If you receive a refund you are not entitled to, you must pay it back when Hodge Lifetime asks you to. • You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us. 	
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Declaration

I understand, confirm and agree the following:

Use of my personal data

- The personal details you 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 you may be used for the following purposes:
 - Administering your application and mortgage
 - Verifying your age and identity, and anti-money laundering checks
 - Performing credit searches (see details below)
 - Assist in fraud prevention (see details below)
 - Reporting to regulators or authorities
 - Market and product analysis
- The information held about you may be shared with the following parties:
 - The professional advisers involved in taking out this mortgage, including solicitors, surveyors and your financial adviser
 - Hodge Lifetime's approved service providers in relation to this application
 - Credit reference and fraud prevention agencies
 - 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 your information to contact you about its products and services that it believes may be of interest to you. If you would prefer not to receive marketing promotions from Hodge Lifetime please tick this box
- You have the right to see your personal information held on Hodge Lifetime's files; to do this you must put your request in writing and may be asked to pay a reasonable fee.
- Telephone calls may be monitored and recorded in the interest of security and to help improve our service.

Credit searches and fraud prevention

- Hodge Lifetime will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions.
 - Hodge Lifetime will undertake a credit search against each applicant recorded on this form.
 - Information on applications will be sent to credit reference agencies and will be recorded by them.
 - The credit reference agency will check the details supplied against third party databases, 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.
 - If we decline this application, we are not obliged to tell you the reasons behind our decision.
 - If you borrow from us, we will give details of your accounts and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
 - 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.
 - Full details of what we do and how we, credit reference and fraud prevention agencies will use your information are published on our website. Alternatively, a copy can be sent to you on request. Please phone us on 0800 731 4076.
-  You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.
- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
 - **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or www.myequifax.co.uk
 - **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or www.experian.co.uk

Declaration (cont.)

Customer declaration

- I confirm that I wish to proceed on the terms set out in the Decision in Principle.
- Where relevant, 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 this 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 55+ or Retirement 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.
- All the details in my Decision in Principle 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.

Applicant 1

Signed

D D M M Y Y

Date

Applicant 2

Signed

D D M M Y Y

Date

Documents checklist

Essential documents required for all applications

Applicant 1

Applicant 2

Application declaration signed and dated by both applicants

Direct debit form signed and dated

Latest full three months bank statements showing income credits and day to day living costs

Employment income

Latest three months pay slips

P60s (Required only to verify any additional regular income such as overtime, commission and bonus payments)

Self-employment income

If the applicant's nominated accountant is suitably qualified, an Accountants Certificate will be requested directly

Alternatively, we will require a copy of the SA302 and tax year overview for each of the last three years

State pensions and benefits

State pension annual award letter or projected state pension statement issued by the Department for Work and Pensions (DWP) dated within the last 12 months

Awards letter issued by the DWP within the last 12 months confirming these benefits are payable for life

Private and company pensions, annuities and drawdown plans

For each pension, policy or fund, copies of either:

• Annual statement dated within the last 12 months

• P60 or payslips dated within the last 12 months

If applicable, the evidence provided must confirm the level of spouse's benefits and whether the income is index-linked. This may be provided separately (e.g. a letter from the pension scheme)

Rental income

If the applicant's nominated accountant is suitably qualified, an Accountants Certificate will be requested directly

Alternatively, we will require a copy of the SA302 and tax year overview for each of the last three years

Investment income

For each fund: Annual statement dated within the last 12 months

Documents checklist (cont.)

Repayment strategies

Applicant 1

Applicant 2

Sale of investments For each fund:
Annual statement dated within the last 12 months

Endowments For each fund:
Annual statement dated within the last 12 months

Pension lump sums For each fund:
Annual statement dated within the last 12 months

Specific evidence relating to this particular application may also have been noted within the Decision in Principle (DIP). To avoid delays, please check the DIP before submitting this application.

Please send this application to us:

By email: mortgages@hodgelifetime.co.uk

or

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

Get in touch

Freephone: 0800 731 4076

Email: info@hodgelifetime.co.uk

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

www.hodgelifetime.co.uk