



Complete this form as accurately as possible as missing information may affect our decision

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

## 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 <span style="margin-left: 150px;">If relevant, your principal/network</span>
Office address	<input type="text"/>
Email address	<input type="text"/>
Contact telephone no.(s)	<input type="text"/>
Date of advice	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Mortgage club and/or network	<input type="text"/>
Broker fee (if applicable)	£ <input type="text"/>

## Declaration

If the applicant(s) have not signed the declaration, I confirm that I have drawn the applicant(s) attention to the matters contained therein.

<input type="text" value="Signed"/>	<input type="text" value="Print name"/>	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
		Date

***This Decision in Principle is being submitted on the understanding the applicants are UK residents with the right to live in the UK permanently. The loan will be secured against the applicant(s) main residence, which meets property eligibility criteria as published on the Hodge Lifetime website.***

## 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 six years

Date of birth

Nationality

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 three years). If the  
applicant(s) have lived at more  
addresses in the last three years  
please provide details in the  
additional information section.

Time at address

 Years  Months Years  Months

Employment status

Employed  Self-employed  Retired

Employed  Self-employed  Retired

Number of dependent  
adults and children living  
at the address

 Adults Children  Years

If there are any non-dependent adults  
please provide details in the additional  
information section.

## Existing mortgage details (if applicable)

Current lender	<input type="text"/>
Balance outstanding	£ <input type="text"/>
Contractual monthly payment	£ <input type="text"/>
Will this mortgage be repaid on completion?	<input type="checkbox"/> Y <input type="checkbox"/> N
If not being redeemed please provide further details	<input type="text"/>

## Your loan requirements & property details

Why are you taking out this mortgage?	<input type="checkbox"/> House purchase <input type="checkbox"/> Remortgage <input type="checkbox"/> Raising new capital
Loan purpose If for home improvements please provide basic details of the works and estimated costs.	<input type="text"/>
Security address (if different to current address)	<input type="text"/>
Property details	<input type="checkbox"/> House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat/Maisonette <input type="checkbox"/> Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terrace
Does the property meet our criteria?	<input type="checkbox"/> Y <input type="checkbox"/> N Our acceptable property criteria are available on our website
Estimated value or agreed purchase price	£ <input type="text"/>
Loan amount required	£ <input type="text"/>
Product fee	<input type="checkbox"/> Add to loan <input type="checkbox"/> Deduct from advance <input type="checkbox"/> Pay on application

## 55+ mortgage only: Please complete the following

Loan term	<input type="text"/> Years
Repayment strategy	<input type="checkbox"/> Cashing in existing investments <input type="checkbox"/> Downsizing <input type="checkbox"/> Cashing in an endowment policy <input type="checkbox"/> Sale of other property

If more than one strategy has been selected please provide details of the value attaching to each strategy in the additional info section.

## Credit history

If the answer to any of the questions below is 'yes', please provide details in the additional information section.

### Applicant 1

### Applicant 2

Has each applicant:

Had any CCJs or defaults in the last six years?

 Y  N

 Y  N

Entered into an IVA or debt management programme in the last six years?

 Y  N

 Y  N

Had any mortgage arrears or arrears on secured or unsecured borrowing in the last three years?

 Y  N

 Y  N

Been declared bankrupt within the last six years?

 Y  N

 Y  N

Ever been repossessed?

 Y  N

 Y  N

## Outstanding unsecured borrowing

(e.g. Personal loans, hire purchase, mail order, credit cards or overdrafts)

Applicant	Loan type	Balance outstanding	Monthly payment	To be repaid on completion
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N

If the applicant(s) have any other mortgages or own any more properties please complete the additional property form which is available on our website

## Outgoings

### Monthly outgoing

Basic essential outgoing (utilities, council tax, food and essential travel etc)	<input type="text" value="£"/>
Basic living outgoing (clothing, TV, internet, socialising etc)	<input type="text" value="£"/>
Discretionary expenditure (holidays, non-essential travel etc)	<input type="text" value="£"/>
Ongoing contributions into an investment which is a nominated repayment vehicle for this loan	<input type="text" value="£"/>
Other committed outgoing (excluding credit commitments set out above - please specify)	<input type="text" value="£"/>

## Employment & self employment income

	Applicant 1	Applicant 2
Occupation	<input type="text"/>	<input type="text"/>
Years in job	<input type="text"/>	<input type="text"/>
Age you intend to stop working	<input type="text"/>	<input type="text"/>
<b>If you are employed:</b>		
• Gross annual salary	<input type="text" value="£"/>	<input type="text" value="£"/>
• Shift allowance (annualised)	<input type="text" value="£"/>	<input type="text" value="£"/>
• Regular annual bonus or commission	<input type="text" value="£"/>	<input type="text" value="£"/>
• Car allowance/large town allowance	<input type="text" value="£"/>	<input type="text" value="£"/>
<b>If you are self-employed:</b>	<b>Year</b>	<b>Year</b>
• Sole traders: two years' net profits	<input type="text" value="20"/> <input type="text" value="£"/>	<input type="text" value="20"/> <input type="text" value="£"/>
• Partnerships: two years' drawings	<input type="text" value="20"/> <input type="text" value="£"/>	<input type="text" value="20"/> <input type="text" value="£"/>
• Companies: two years' salary and dividends	<input type="text" value="20"/> <input type="text" value="£"/>	<input type="text" value="20"/> <input type="text" value="£"/>

Please note if the applicant income has reduced in the latest year or reflects a reducing trend please provide details in the additional information section.

## Pension income in payment

You should only include pensions that are already in payment in this section. If any pensions declared are subject to any charges or claims such as a pension sharing order, please provide details in the additional information section.

	Applicant 1	Applicant 2
	Annual amount	Annual amount
Total state pension entitlement	£	£
State benefits payable for life	£	£
Defined contribution pensions and annuities (We will assume no indexation and no spouse benefit. If different please provide details in the additional information section.)	£	£
Defined benefit pensions (We will assume indexation and 50% spouse benefit for joint applications. If different please provide details in the additional information section.)	£	£

## Pension savings and investments

In this section, you should include pensions and investments which will be used to generate retirement income in the future. We will assume that all of these assets (with the exception of the state pension) shall be inherited in full by a surviving spouse. If different please provide additional details in the additional information section.

	Applicant 1	Applicant 2
Age you intend taking an income from these funds?		
	Annual amount	Annual amount
Projected state pension	Full entitlement <input type="checkbox"/> Yes <input type="checkbox"/> No If No £	Full entitlement <input type="checkbox"/> Yes <input type="checkbox"/> No If No £
	Annual amount	Annual amount
Unvested defined benefit pensions	£	£
	Fund value	Fund value
Defined contribution pension savings and drawdown plans	£	£
	Fund value	Fund value
Collective investments (e.g. investment trusts, unit trusts, OEICs)	£	£
	Value	Value
Cash savings	£	£

## Rental income

You should include the net rental income earned by each applicant in this section. We will assume that this income shall continue for the entire term of the mortgage - if different please provide additional details in the additional information section.

### Applicant 1

### Applicant 2

Annual amount

Annual amount

Rental income

£

£

**Additional information** (Should you require more space, please continue on separate sheets of paper.)


## Declaration

For the purposes of obtaining a Decision in Principle, you may allow your adviser to make this declaration on your behalf.

### 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](http://www.myequifax.co.uk)
  - **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or [www.experian.co.uk](http://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

D	D	M	M	Y	Y
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Date

#### Applicant 2

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

Date

### Click submit to return the completed form

**Submit**

**Or send the form by post:** Mortgage Applications, Hodge Lifetime,  
One Central Square, Cardiff, CF10 1FS

### Get in touch

Freephone: 0800 731 4076

Email: [info@hodgelifetime.co.uk](mailto:info@hodgelifetime.co.uk)

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

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