

Please complete this form as accurately as possible as missing information may affect our decision.

This application is for New business
 Additional Borrowing

Reference

Quote Details

Quotation reference Please complete

Please can you ensure that the quotation reference is correct. We are committed to ensuring that all applications are processed as quickly and efficiently as possible and incorrect details may delay this process.

Personal Information

	Applicant 1	Applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/> Other	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/> Other
Surname	<input type="text"/>	<input type="text"/>
Full forename(s)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
Current address	<input type="text"/>	<input type="text"/>
Telephone/mobile number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Will the lifetime mortgage be secured on this property?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
If no, please give further details	<input type="text"/>	

Does anyone else occupy the property?

 Y N

If yes, please give further details

Is there any mortgage or any charge against the property?

 Y N

If so, please give total amount outstanding*

Lender (if applicable)

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

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

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

Is there a lift?

 Y N

Property information

Number of bedrooms

Age of property

Date purchased

Annual service charge

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 this a newly built property? Y N

If yes, is the property fully completed and habitable? Y N

If yes, does it have an NHBC or similar warranty? Y N

If it is a flat, is the whole block fully completed?
(including all other flats and communal areas) Y N

Other factors

Is the property the applicant's main residence? Y N

Is the property located in England, Wales or mainland Scotland? Y N

Was the property previously owned by the public sector?
(i.e. Council, Housing Association or MoD) Y N

Is the property situated over, or in close proximity to, retail or business premises? Y N

Is the property part of a sheltered housing development? Y N

Do any age restrictions apply to the property? Y N

Is the property used for any form of business/commercial activity? Y N

Is the property listed? Y N Grade of listing N

Does the property have more than 10 acres of land? Y N

Are there any agricultural ties or restrictions on the property?	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> N
Has the property ever been flooded or is it at significant risk of flooding?	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> N
Has the property ever been subject to underpinning or major structural repair?	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> N
Is the property held in trust?	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> N
Has the property had solar panels fitted?	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> N
If yes, are they owned outright or subject to a lease?	Owned outright <input type="checkbox"/>	Subject to a lease <input type="checkbox"/>

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

Your Solicitor

If you are applying for a lifetime mortgage, you must appoint a solicitor to act for you. They will assist you in understanding the nature of the long term commitment you are taking on.

Company name	<input type="text"/>
Name of solicitor acting for you	<input type="text"/>
Address	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>
DX	<input type="text"/>

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 you provide below.

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

Account name	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank name	<input type="text"/>
Bank branch	<input type="text"/>

Declaration

I understand, confirm and agree the following:

Use of your Personal Data

The personal details you give on this form will be subject to the provisions of the General Data Protection Regulations 2018.

The information will be retained only for as long as necessary in accordance with our Retention Policy by Hodge who is the data controller, and may be stored on paper or an electronic format.

The information held about you may be used for the following purposes:

- Administering your application
- Verifying your identity and anti-money laundering checks
- Assist in fraud prevention
- Reporting to regulators and authorities
- Market and product analysis.

The information held about you may be shared with the following parties:

- Hodge's approved service providers in relation to this application; Other members of Hodge's group, its subsidiaries and associated companies
- Regulators or authorities where required or permitted by law.

You have the right to request access to your personal information held by Hodge; to do so, this request must be made in writing using our Subject Access Request Process. Further information regarding this can be found on our website.

Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service.

Hodge may also use your information to contact you about its products and services that it believes may be of interest to you.

Occasionally, we may have products and services that could be suitable for you. We would like your permission to contact you by phone, post, SMS or email.

Please confirm if you would like to hear from us about these services:

Applicant 1

By Phone

By Mail

By Email

By SMS

Applicant 2

By Phone

By Mail

By Email

By SMS

We will always treat your personal details with the utmost care and will never pass or sell your information to other companies for marketing purposes.

Your rights as a data subject

At any point while we are in possession of or processing your personal data, you have the following rights:

- **Right of access** – you have the right to request a copy of the information that we hold about you as mentioned above
- **Right of rectification** – you have a right to correct data that we hold about you that is inaccurate or incomplete
- **Right to be forgotten** – in certain circumstances you can ask for the data we hold about you to be erased from our records
- **Right to restriction of processing** – where certain conditions apply you have a right to restrict the processing
- **Right of portability** – in certain circumstances, you have the right to have the data we hold about you transferred to another organisation
- **Right to object** – you have the right to object to certain types of processing such as direct marketing
- **Right to object to automated processing, including profiling** – protection against targeted marketing and decision making
- **Right to judicial review** - in the event that We refuse your request under rights of access, we will provide you with a reason as to why. You have the right to complain as per the subject access request process
- All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data, i.e. if a data subject was to raise a Subject Access Request.

I agree to the Terms and Conditions of the account.

I have read and understood the Use of Your Personal Data declaration and consent to the use of my information for the purposes stated.

I declare that the information that I have provided is correct to the best of my knowledge and belief.

Please tick

Declaration

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 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, 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 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 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 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**

Applicant 1

Signed

Print name

D

D

M

M

Y

Y

Date

Applicant 2

Signed

Print name

D

D

M

M

Y

Y

Date

Supporting Information (Adviser use only)

Quote reference	<input type="checkbox"/>	Has the quote reference been noted in the Quote Reference section?				
Application form	<input type="checkbox"/>	Have both applicants signed and dated the declaration in the Declaration section?				
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 (if applicable)	<input type="checkbox"/>	Cheque enclosed	<input type="checkbox"/>	Not applicable		
Product fee (if applicable)	<input type="checkbox"/>	Paid in advance	<input type="checkbox"/>	Add to loan	<input type="checkbox"/>	Not applicable
Buildings Insurance Schedule	<input type="checkbox"/>	Enclosed	<input type="checkbox"/>	To follow		

Reason for Flexible Lifetime Mortgage recommendation and intended drawdown use (We will use the information to help monitor any unusual activity for your customer's safety)

Regular income

Ad-hoc lump sum

Explanation

I confirm that I have explained to the customer that it is their responsibility to manage the cash reserve and I have recommended an amount that is suitable to meet their requirements.

Signed

Print name

D	D	M	M	Y	Y
Date					

Adviser Declaration

Name of adviser	<input type="text"/>
Company name	<input type="text"/>
FCA reference number	<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"/>
	Your firm If relevant, your principle/network
Office address	<input type="text"/>
Email address	<input type="text"/>
Contact telephone number	<input type="text"/>
Date of advice	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	D D M M Y Y
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.

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



0800 721 4076



mortgages@hodge.co.uk



Customers: hodgebank.co.uk

Advisers: hodgebank.co.uk/intermediaries