

# Residential Mortgage – Adding/Removing a person



## Application type

Is this application for  Adding/Removing a person from the lifetime mortgage (Transfer of Equity)

Please read the below carefully and choose the option of how to proceed that is right for you.

If you wish to proceed on an execution-only basis, please complete the details on this and the Instruction of Advice and return the form to us.

If you wish to take advice you should speak to your adviser first and after discussing it with you, they will then contact us on your behalf.

### Using your own adviser

Your adviser will explain what advice options are available to you. If advice is limited to this transaction only, they can help you decide if this is right for you.

If advice is not limited, you will receive advice related to all other options available to you along with the broader implications of transferring your loan to include/remove a person (for example, potential implications to your state benefit entitlement or your estate).

Your adviser will tell you whether you have to pay for their advice.

### Execution-only

Hodge will act solely on your instructions. You won't receive any advice and/or a personal recommendation from us as to whether the mortgage meets your specific requirements. We won't be obliged to and won't assess the suitability of this mortgage to your individual needs and circumstances. You would be waiving any protections that the Financial Conduct Authority's regulations on mortgage suitability would bring to you. There aren't any advice fees associated with an Execution only sale.

## Adviser declaration

Name of adviser

Company name

FCA reference no.

Your firm

If relevant, your principal/network

Office address

Email address

Contact telephone no.(s)

Date of advice

Mortgage club and/ or network

Broker fee (if applicable)

## 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)**

Signed

Print name

Date

## Personal information

### Applicant 1

### Applicant 2

Title

Mr  Mrs  Miss  Ms

Mr  Mrs  Miss  Ms

Other

Other

Surname

Full forename(s)

## Transfer of Equity details

Details required if adding/removing an individual to/from an existing mortgage. Please note that there is a maximum of two applicants on each plan.

Title	Full name	Date of birth						Add	Remove
<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"/>	<input type="text"/>	<input type="text"/>	

## Income details

### Applicant 1

### Applicant 2

Has the applicant's income changed at all?

Y  N

Y  N

If Yes

If Yes

Source

Amount

£

£

Frequency

Please add any further information relating to any other income changes below.

## Property details

### Property Valuation

Current Property Value

Have there been any alteration to the property since the plan started?

Please provide details

## Mortgage repayment strategy

Has the mortgage repayment strategy changed at all since the original application was completed?

Please provide details

## Required documents

*If you are adding a new applicant onto your mortgage we will require some document evidence. We will contact you to confirm what documents are necessary once we have reviewed the application.*

## Your solicitor

*If you are applying for a Retirement Mortgage, you must appoint a solicitor to act for you. You may also appoint a solicitor to act for you in taking out a 55+ Mortgage if you wish. 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

Telephone

Email

DX

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

## 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 upmost 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.

## Declaration

I understand, confirm and agree the following:

### Credit searches and fraud prevention

- Hodge will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions.
- Hodge 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 is obliged to accept my application.
- I understand that this mortgage will be subject to the 55+ Mortgage 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, 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 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

**Please send this application to us:**

By email: [mortgages@hodge.co.uk](mailto:mortgages@hodge.co.uk)

**or**

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

**For more information, speak to our team direct:**

0800 731 4076

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

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

Adviser website: [www.hodgeforintermediaries.co.uk](http://www.hodgeforintermediaries.co.uk)

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Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to <https://www.hodgelifetime.co.uk> and click on the Privacy & Cookies link or call 0800 289 358

HL 55+/RIO/RM TOE/MH APP 01/20

