

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

This application is for	<input type="checkbox"/> New business	DIP Reference	<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="checkbox"/> Additional Borrowing	Reference	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Product	<input type="checkbox"/> 50+ Mortgage	<input type="checkbox"/> RIO Mortgage	<input type="checkbox"/> Retirement Mortgage <small>(only available for additional borrowing)</small>
Repayments <small>(50+ Mortgage only)</small>	<input type="checkbox"/> Repayment	<input type="checkbox"/> Interest only	
Fee	<input type="checkbox"/> With Fee	<input type="checkbox"/> Without Fee	
LTV option	<input type="checkbox"/> 50% Max LTV <small>(only available for 5 year fixed rates)</small>	<input type="checkbox"/> 60% Max LTV	<input type="checkbox"/> 75% Max LTV
Interest rate	<input type="checkbox"/> 2yr discount	<input type="checkbox"/> 2yr fixed	<input type="checkbox"/> 5yr fixed

## Adviser Declaration

Before submitting business to us you must register through our online portal. Registration is quick and simple and can be found on our intermediary website at the following link:

[hodgebank.co.uk/intermediaries/registration](http://hodgebank.co.uk/intermediaries/registration)

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"/> <small>Your firm</small> <small>If relevant, your principle/network</small>
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"/> <input type="text"/> <input type="text"/>
Mortgage club and/or network	<input type="text"/>
If you are Directly Authorised please state which Club you would like to use as your payment route:	
<input type="text"/>	
Broker fee (if applicable)	£ <input type="text"/>

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.

(\*Delete as appropriate)

<input type="text" value="Signed"/>	<input type="text" value="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

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## 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"/>

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## Employment Details

Please complete this section if the Decision in Principle application included income from employment.

	Applicant 1	Applicant 2
Employer name	<input type="text"/>	<input type="text"/>
Employer address	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>

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## Self-employment Details

Please complete this section if the Decision in Principle application included income from self-employment.

	Applicant 1	Applicant 2
Business name	<input type="text"/>	<input type="text"/>
Business trading address	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Name of acting accountant and qualification (e.g. ACA)	<input type="text"/>	<input type="text"/>
Accountant's telephone number	<input type="text"/>	<input type="text"/>
Accountant's email address	<input type="text"/>	<input type="text"/>
Accountant's address	<input type="text"/>	<input type="text"/>

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## Pensions Income

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="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Spouse benefit	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
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="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>	<input type="text" value="Y"/> <input type="text" value="N"/>
Spouse benefit	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
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"/>

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## 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 <small>i.e. defined benefit, defined contribution, drawdown plan, SIPP</small>	<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"/>

**For defined benefit savings**

Accrued pension at retirement	£	£	£	£
Index linked	Y N	Y N	Y N	Y N
Spouse Pension	%	%	%	%

**For other pension savings**

Current fund value	£	£	£	£
Annual contributions (employer & employee)	£	£	£	£
% being taken as a 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 <small>i.e. defined benefit, defined contribution, drawdown plan, SIPP</small>				
Pension/fund provider and policy number				

**For defined benefit savings**

Accrued pension at retirement	£	£	£	£
Index linked	Y N	Y N	Y N	Y N
Spouse Pension	%	%	%	%

**For other pension savings**

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

## Other Retirement Investments & 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 on 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 & 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 on 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 & 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 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="£"/>

Monthly rent received	<input type="text" value="£"/>	<input type="text" value="£"/>
Is the property currently let?	<input type="checkbox"/> Y <input type="checkbox"/> N	
Estimated property value	<input type="text" value="£"/>	<input type="text" value="£"/>

### Applicant 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="£"/>
Monthly rent received	<input type="text" value="£"/>	<input type="text" value="£"/>
Is the property currently let?	<input type="checkbox"/> Y <input type="checkbox"/> N	
Estimated property value	<input type="text" value="£"/>	<input type="text" 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	<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Commonhold	<input type="checkbox"/> Absolute
If leasehold, remaining term	<input type="text" value=""/> years			
Annual service charge	<input type="text" value="£"/>			
How is the title held?	<input type="checkbox"/> In one name	<input type="checkbox"/> As beneficial joint tenants	<input type="checkbox"/> As tenants in common	

### Property type

Select property type	<input type="checkbox"/> House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Flat/Maisonette
If house or bungalow	<input type="checkbox"/> Detached	<input type="checkbox"/> Semi-detached	<input type="checkbox"/> 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

 years

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?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Do any age restrictions apply to the property?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Is the property used for any form of business/commercial activity?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Is the property listed?	<input type="checkbox"/> Y	Grade of listing	<input type="checkbox"/> <input type="checkbox"/> N
Does the property have more than 10 acres of land?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Are there any agricultural ties or restrictions on the property?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Has the property ever been flooded or is it at significant risk of flooding?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Has the property ever been subject to underpinning or major structural repair?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Is the property held in trust?	<input type="checkbox"/> Y	<input type="checkbox"/> N	
Has the property had solar panels fitted?	<input 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"/>

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## 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"/>

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## 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 50+ 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

Don't yet know

Other  
(please specify)

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

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 Buy to Lets, holiday homes)

Property address

Original date of purchase

Purchase price

£

Name of registered owners

Current mortgage balance  
(if applicable)

£

Annual maintenance costs

£

Nil as covered by rental income

Property type

House

Bungalow

Flat/Maisonette

If leasehold, remaining term

years

Number of rooms

Living rooms

Bedrooms

Bathrooms

## Investments

### Fund 1

Provider

Policy/Reference number

Expected maturity date

Current fund value

Monthly contribution

Included in outgoings?

### Fund 2

### Fund 3

Provider

Policy/Reference number

Expected maturity date

Current fund value

Monthly contribution

Included in outgoings?

### Fund 4

## Endowments

### Fund 1

Provider

Policy/Reference number

Expected maturity date

Current fund value

Monthly contribution

Included in outgoings?

### Fund 2

**Fund 3**

Provider

Policy/Reference number

Expected maturity date

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

Current fund value

£
---

Monthly contribution

£
---

Included in outgoings?

Y	N
---	---

**Fund 4**

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

£
---

£
---

Y	N
---	---





## 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.

## Declaration

### 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.

### Customer Declaration

- 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
- 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 50+ 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 and are available on request)
- I have the 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

D	D	M	M	Y	Y
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Date

#### Applicant 2

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

Date



0800 721 4076



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



Customers: [hodgebank.co.uk](https://www.hodgebank.co.uk)

Advisers: [hodgebank.co.uk/intermediaries](https://www.hodgebank.co.uk/intermediaries)

Hodge is a trading name of Julian Hodge Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204439. Registered office in England & Wales is One Central Square, Cardiff, CF10 1FS (No.743437). 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 [hodgebank.co.uk/privacy](https://www.hodgebank.co.uk/privacy) or call 0800 289 358.



**HODGE**