

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

This application is for  Flexible Lifetime Mortgage Additional Borrowing  
 Lump Sum Lifetime Mortgage Additional Borrowing

Existing Lifetime Mortgage 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"/> <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"/>
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  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.

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## Your Solicitor

If you are applying for lifetime mortgage additional borrowing you will need to 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"/>

## 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 Lump Sum 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 Lump Sum 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 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

### 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**.

#### Applicant 1

D	D	M	M	Y	Y
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Date

#### Applicant 2

D	D	M	M	Y	Y
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Date

## Supporting Information (Adviser use only)

Quote reference	<input type="checkbox"/>	Has the quote reference been noted in the <b>Quote Reference</b> section?				
Application form	<input type="checkbox"/>	Have both applicants signed and dated the declaration in the <b>Declaration</b> 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 additional borrowing recommendation

Intended use of loan

Debt consolidation     Improve lifestyle     Home improvements

Family gift     Other (please provide details above)

If you feel that your customer needs additional support for specific needs, or your customer has experienced a sudden change in circumstances, we're here to help. To make managing your customers' mortgage straightforward, we'll do our best to tailor our service to suit you. Please provide details in the box below.

I confirm that I have recommended an amount to the customer that is suitable to meet their requirements and that the customer has given consent for a credit search to be carried out.

Signed

Print name

Date

## 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"/> <input type="text"/> <input type="text"/>
	Your firm <span style="margin-left: 200px;">If relevant, your principle/network</span>
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"/>
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"/>

## 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.

I can confirm that I hold the relevant Equity Release qualification to advise on this mortgage and have followed the Equity Release Council rules and guidance in regards to this application

<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 731 4076



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



Customers: [hodgebank.co.uk](http://hodgebank.co.uk)

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

Hodge Lifetime is a trading name of Hodge Life Assurance Company Limited which is registered in England and Wales (Company No. 837457). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is Level 45, 22 Bishopsgate, London, EC2N 4BQ.

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](http://hodgebank.co.uk/privacy) or call 0800 289 358



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