



for giving you choices

# Lifetime Mortgages

## Application Form

# Interest Roll-up with Voluntary Payment option

## Notes for completing this form

If you are completing this form manually:

- Please complete each section of this form, in black ink using BLOCK CAPITALS
- You will note that mandatory questions are indicated with an asterisk (\*)
- Ticking a box that is outlined indicates that you should contact the underwriting team at OneFamily
- Please note that we will not be able to process your application until this form and any supporting information (if applicable) is received and the valuation fee has been paid (if applicable)
- Once completed and signed by all parties, please send to:  
OneFamily Lifetime Mortgages  
16-17 West Street  
Brighton, BN1 2RL

## Case ID

Please provide the Case ID Number which is quoted on the relevant Key Facts Illustration. This number can be found on the bottom of every page of the KFI. By providing this information, we will not ask you to repeat all the information that was required to produce the KFI. Please retain any KFIs issued to you for future reference.

CASE ID NUMBER

## 1 Personal Details

	FIRST APPLICANT	SECOND APPLICANT
Title*	<div></div>	<div></div>
First Name*	<div></div>	<div></div>
Middle Name	<div></div>	<div></div>
Surname*	<div></div>	<div></div>
Gender*	<div><div></div> Male</div> <div><div></div> Female</div>	<div><div></div> Male</div> <div><div></div> Female</div>
Date of Birth* (DD/MM/YYYY)	<div><div></div><div></div> / <div></div><div></div> / <div></div><div></div><div></div></div>	<div><div></div><div></div> / <div></div><div></div> / <div></div><div></div><div></div></div>
Anticipated/Actual Retirement Age*	<div><div></div><div></div></div>	<div><div></div><div></div></div>
Nationality*	<div></div>	<div></div>
Rights to reside in the UK*	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>
Length of Residency*	<div><div></div><div></div> Years</div> <div><div></div><div></div> Months</div> <div><div></div> From birth</div>	<div><div></div><div></div> Years</div> <div><div></div><div></div> Months</div> <div><div></div> From birth</div>
Has the applicant been known by any other name within the last 3 years?*	<div><div></div> Yes</div> <div><div></div> No</div>	<div><div></div> Yes</div> <div><div></div> No</div>

## FIRST APPLICANT

## SECOND APPLICANT

If yes, please provide details:

Title\*

First Name\*

Middle Name

Surname\*

Current Contact Details\*

Home Telephone Number

Mobile Telephone Number

Email Address

Preferred Contact Method\*

Do you have any unspent convictions or cautions as at the date of the application (excluding minor traffic offences)?\*

☐ Yes ☐ No

☐ Yes ☐ No

If yes, please provide information in Additional Information section.

Current Address\*

Flat

Number

Name

Street\*

Locality

Town or City\*

Postcode\*

From\* – To\* (MM/YYYY)

/

/

/

/

Residential Status\* (please tick)

☐ Owner with mortgage

☐ Owner with no mortgage

☐ Renting – Local Authority / Housing Association

☐ Renting – Privately

☐ Residence provided by Employer with/without rent

☐ Owner with mortgage

☐ Owner with no mortgage

☐ Renting – Local Authority / Housing Association

☐ Renting – Privately

☐ Residence provided by Employer with/without rent

## FIRST APPLICANT

## SECOND APPLICANT

Previous Address\* (last three years)

If more than one previous address in the last three years, please provide information in Additional Information section.

Flat

Number

Name

Street\*

Locality

Town or City\*

Postcode\*

From\* – To\* (MM/YYYY)

Residential Status\* (please tick)

- ☐ Owner with mortgage
- ☐ Owner with no mortgage
- ☐ Renting – Local Authority / Housing Association
- ☐ Renting – Privately
- ☐ Residence provided by Employer with/without rent

- ☐ Owner with mortgage
- ☐ Owner with no mortgage
- ☐ Renting – Local Authority / Housing Association
- ☐ Renting – Privately
- ☐ Residence provided by Employer with/without rent

## 2 Other Occupants

Are there any other occupants of the property, over 17 years of age?\*

☐ Yes ☐ No

If the property is located in England or Wales and there are such occupants, they must seek independent legal advice and sign an Occupiers Deed of Consent, waiving any rights to occupancy.

First Name

Last Name

Relationship to Applicant

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"/>

## 3 Loan Required

The loan requirements are to be the same as in the Key Facts Illustration (KFI) that you have been provided with.

Please check that the correct KFI reference number is on the front of this application form and that the details in the Key Facts Illustration are correct.

Reason for Loan

Buy a new property

£

Clear an existing mortgage

£

Consolidate unsecured debts	£	
Gift to family	£	
Help with day to day living	£	
Holidays	£	
Home and/or garden improvements	£	
Tax Planning	£	
Other	£	

*If other, please provide information in Additional Information section*

Total Loan Required	£	
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## 4 Property Details

If you are taking out this mortgage on a property that you are purchasing, have you already found the property?

☐ Yes ☐ No

*If yes, please provide details below:*

Is the mortgage to be secured against the applicant's current address?\*

☐ Yes ☐ No

Estimated Value / Purchase Price\*

£

**Property Address**  
*(If not current address, please provide)*

Flat

Number

Name

Street\*

Locality

Town or City\*

Postcode\*

Property Description\* ☐ House ☐ Bungalow

☐ Flat ☐ Maisonette

Property Type\* ☐ Detached ☐ Semi-detached

☐ Terraced ☐ Other

For a flat/maisonette, is it converted or purpose built?\*

☐ Converted ☐ Purpose Built

Number of storeys*	<input type="text"/> <input type="text"/>
Which floor is the entrance to the property on?	<input type="text"/> <input type="text"/>
Is there a lift?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property a new build?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Year of construction* (YYYY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Tenure*	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Heritable <input type="checkbox"/> Commonhold
Years remaining on the lease	<input type="text"/> <input type="text"/> <input type="text"/>
Number of bedrooms*	<input type="text"/> <input type="text"/>
Wall type*	<input type="checkbox"/> Standard <input type="checkbox"/> Non-Standard
Roof type*	<input type="checkbox"/> Standard <input type="checkbox"/> Non-Standard
Vendor type*	<input type="checkbox"/> Relative <input type="checkbox"/> Limited Company <input type="checkbox"/> Private Sale <input type="checkbox"/> Local Authority <input type="checkbox"/> Landlord <input type="checkbox"/> Housing Association <input type="checkbox"/> Estate Agent <input type="checkbox"/> Property Developer <input type="checkbox"/> Other
Is the property over retail/business premises?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property adjacent to retail/business premises?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property used for some form of business or commercial activity?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property ex-local authority, housing association or M.O.D.?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the property have agricultural restrictions?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there an annual service charge on the property?*	<input type="checkbox"/> Yes <input type="checkbox"/> No £ <input type="text"/>
Is the property classed as sheltered accommodation?*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there age restrictions on who can live in the property?*	<input type="checkbox"/> Yes <input type="checkbox"/> No

Does the property have shared ownership with the council or developer?\*

☐ Yes ☐ No

Is the property held in trust?\*

☐ Yes ☐ No

Is the property listed?\*

☐ Yes ☐ No

Does the property have more than five acres of land?\*

☐ Yes ☐ No

Has the property ever been flooded, been at high risk of movement or subsidence or near contamination?\*

☐ Yes ☐ No

Are there limitations on the use of the property?\*

☐ Yes ☐ No

What is the percentage of the property involving flat roof?\*

%

What is the percentage of the of the property involving flying freehold?\*

%

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## 5 Valuation of the Property

OneFamily Lifetime Mortgages will need to obtain a mortgage valuation on your property which should not be relied upon by you as a report of the condition of the property.

Please provide details for the valuer to gain access to inspect the property.

**Contact\***

☐ **Applicant** ☐ **Selling Agent**  
☐ **Neighbour** ☐ **Family Member or Friend**  
☐ **Vendor** ☐ **Other**

**If the contact is not the applicant:**

**Contact Name\***

**Contact Telephone Number\***

**Please provide any additional information which will help the valuer to gain access**

## 6 Solicitor Details

OneFamily Lifetime Mortgages will appoint its own solicitor to represent the lender in the transaction. You will need to appoint a firm to represent you.

Please provide the name and address of the solicitor who will be acting for you in connection with this mortgage application. If you do not have the solicitor details then please leave blank.

Your solicitor must offer Conveyancing Residential as an area of law, be a member of the Law Society and have at least two partners in the firm.

Solicitor Contact Name

Solicitor Company Name

Telephone Number

Fax Number

Email Address

DX Number

Solicitor Address

Number

Name

Street\*

Locality

Town or City\*

Postcode\*

## 7 Power Of Attorney

FIRST APPLICANT

SECOND APPLICANT

Is there an Attorney acting on behalf of the applicant?\*

☐ Yes ☐ No

☐ Yes ☐ No

If yes, please complete the following:

Is the Attorney a Company?\*

☐ Yes ☐ No

☐ Yes ☐ No

Company Name\*

Personal Details about the Attorney

Title\*

First Name\*

Surname\*



Contact Telephone Number\*

Email Address

**Power of Attorney Address:**

Flat

Number

Name

Street\*

Locality

Town or City\*

Postcode\*

**8 Buildings Insurance**

It is essential that your property is adequately insured with a reputable insurer against loss or damage caused by fire, flood and such other risks as is usual for residential property. You must keep the property insured on an index-linked basis for a building sum insured not less than that recommended by the surveyor who values your property. You will be asked to provide details and evidence of this insurance by your solicitor.

**9 Additional Information**

## 10 Data Protection

The personal information that you provide on this application form will be held by OneFamily Lifetime Mortgages Limited, part of the OneFamily Group, in line with our Privacy Notice.

OneFamily Lifetime Mortgages Limited acts as the data controller in the collection, use, storing, protection and transfer of your personal information.

The information we collect is necessary for the performance of our contract with you, or to prepare for this contract.

Your data will be shared with the OneFamily group of companies for administration purposes and we will also share your data with service providers, business partners and other agencies who assist us with providing the product and ongoing servicing to you where there is a business reason to do so.

The personal information we have collected from you will also be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services or finance.

Where you have provided your consent, we will use your data to email you about selected products or services offered by us or selected partners we work with. You may unsubscribe from email marketing communications at any time.

We may also use your information to provide postal communications which we think may be of interest to you, and to improve our services to you, if we have a legitimate business interest to do so.

If you would like more details about how we process your personal data and your rights as a data subject before you provide your personal information to us, please read the OneFamily Privacy Notice which is available on our website at [www.onefamily.com/privacy](http://www.onefamily.com/privacy). A copy is also available by writing to OneFamily Lifetime Mortgages Limited, 16-17 West Street, Brighton, BN1 2RL, by calling Customer Services on 0800 802 1645 or by email to [lifetimemortgages@onefamily.com](mailto:lifetimemortgages@onefamily.com).

**OneFamily would like to contact you about our products and services. If you would like to receive information from us please select from the options below to confirm how you would be happy to receive this information:**

Marketing Information	FIRST APPLICANT		SECOND APPLICANT	
Please contact by phone	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Please contact by mail	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Please email	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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## 11 Your Declaration

### By signing this Declaration:

#### I / We agree that:

- The mortgage will be administered as a loan in accordance with the terms of a Lifetime Mortgage scheme.
- I / We shall keep the property insured with an Index Linked Insurance Policy until the loan is repaid.
- I / We apply for the loan to be made on the security of the property according to the Terms & Conditions applicable to the Lifetime Mortgage.
- OneFamily Lifetime Mortgages need not give any reason for declining this application.
- If I / we proceed with this application I / we will be entering into a legal agreement with OneFamily Lifetime Mortgages and that I / we shall abide by the Terms & Conditions of the mortgage.
- Any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.

#### I / We authorise that:

- OneFamily Lifetime Mortgages may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to me / us. I / We understand that OneFamily Lifetime Mortgages may disclose information and documents relating to me / us, the property, the loan and the conduct of the loan account to any transferee or potential transferee.
- OneFamily Lifetime Mortgages may undertake a credit search at application stage and periodically afterwards with a credit reference agency and that the search may be recorded by the credit reference agency and subsequently used by other lenders.

#### I / We declare that:

- The information given in this application form is true and complete to the best of my / our knowledge and belief.
- I / We have disclosed all material facts (a material fact is one which a prudent lender would regard as likely to influence the assessment and acceptance of your application) in section 9 Additional Information.
- I am / We are at least 55 years of age.
- I am / We are resident in the United Kingdom.
- I / We have read section 10 regarding the use of my / our personal information.
- I / We have received and read the Key Facts Illustration (**KFI**) and I / we:
  - > understand and am / are satisfied with the content of the KFI.
  - > understand and am / are satisfied with the monthly interest payment amount and term selected (if applicable).
- I / We have provided a payment to OneFamily Lifetime Mortgages for the correct valuation fee (if applicable). I / We understand that this fee is non-refundable if a loan is not made.
- I / We have chosen whether any completion fee payable shall be added to or deducted from the loan at completion.
- I / We will not let the property or otherwise create any interest for third parties in the property without the prior authorisation from OneFamily Lifetime Mortgages.

## 11 Your Declaration - Signatures - Applicant(s)

<p><b>Signed (First Applicant)</b> (Not for Power of Attorney cases)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>	<p><b>Signed (Second Applicant)</b> (Not for Power of Attorney cases)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>
<p><b>POA Signed (First Applicant)</b> (For Power of Attorney cases only)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>	<p><b>POA Signed (Second Applicant)</b> (For Power of Attorney cases only)</p> <p>Date <input type="text"/></p> <p><input type="checkbox"/> I consent to the use of my personal data (including any sensitive data) for the purposes set out</p>

12      **Intermediary’s Declaration**

I confirm that this application is made under OneFamily Lifetime Mortgages’ current Terms of Business which I have read. I confirm that I comply with the requirements of those Terms of Business.

I confirm that to the best of my knowledge, this application meets with OneFamily Lifetime Mortgages’ current lending criteria and the information provided is correct.

If an outlined box in the application has been ticked then I have contacted the underwriting team at OneFamily Lifetime Mortgages to discuss this application.

I have also explained the implications of this application to my client(s).

I confirm that I have passed an appropriate examination in Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I am authorised to provide this advice.

**Name**

**Sign**

**Date**   

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**Supervised Cases**

I confirm that I have passed an appropriate examination in Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have supervised this advice and recommendation.

**Name**

**Sign**

**Date**