



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

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 | <input type="text"/> | <input type="text"/> |
| Number | <input type="text"/> | <input type="text"/> |
| Name | <input type="text"/> | <input type="text"/> |
| Street* | <input type="text"/> | <input type="text"/> |
| Locality | <input type="text"/> | <input type="text"/> |
| Town or City* | <input type="text"/> | <input type="text"/> |
| Postcode* | <input type="text"/> | <input type="text"/> |
| From* – To* <i>(MM/YYYY)</i> | <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> |
| | <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> |
| Residential Status* <i>(please tick)</i> | <input type="checkbox"/> Owner with mortgage | <input type="checkbox"/> Owner with mortgage |
| | <input type="checkbox"/> Owner with no mortgage | <input type="checkbox"/> Owner with no mortgage |
| | <input type="checkbox"/> Renting – Local Authority / Housing Association | <input type="checkbox"/> Renting – Local Authority / Housing Association |
| | <input type="checkbox"/> Renting – Privately | <input type="checkbox"/> Renting – Privately |
| | <input type="checkbox"/> Residence provided by Employer with/without rent | <input type="checkbox"/> 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 | £ <input type="text"/> |
| Clear an existing mortgage | £ <input type="text"/> |

| | | |
|---|---|----------------------|
| Consolidate unsecured debts | £ | <input type="text"/> |
| Gift to family | £ | <input type="text"/> |
| Help with day to day living | £ | <input type="text"/> |
| Holidays | £ | <input type="text"/> |
| Home and/or garden improvements | £ | <input type="text"/> |
| Tax Planning | £ | <input type="text"/> |
| Other | £ | <input type="text"/> |
| <i>If other, please provide information in Additional Information section</i> | | |
| Total Loan Required | £ | <input type="text"/> |

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*

Which floor is the entrance to the property on?

Is there a lift?* Yes No

Is the property a new build?* Yes No

Year of construction* (YYYY)

Tenure* Freehold Leasehold
 Heritable Commonhold

Years remaining on the lease

Number of bedrooms*

Wall type* Standard Non-Standard

Roof type* Standard Non-Standard

Vendor type* Relative Limited Company
 Private Sale Local Authority
 Landlord Housing Association
 Estate Agent Property Developer
 Other

Is the property over retail/business premises?* Yes No

Is the property adjacent to retail/business premises?* Yes No

Is the property used for some form of business or commercial activity?* Yes No

Is the property ex-local authority, housing association or M.O.D.?* Yes No

Does the property have agricultural restrictions?* Yes No

Is there an annual service charge on the property?* Yes No
 £

Is the property classed as sheltered accommodation?* Yes No

Are there age restrictions on who can live in the property?* Yes 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?*

%

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. 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.

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 |

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>Signed (First Applicant) (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>Signed (Second Applicant) (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>POA Signed (First Applicant) (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>POA Signed (Second Applicant) (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

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