



Lifetime Mortgages Application Form

Interest Payment

Notes for completing this form

If you are completing this form manually:

- o Please complete each section of this form, in black ink using BLOCK CAPITALS
- You will note that mandatory questions are indicated with an asterisk (*)
- o 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)
- o Please complete the Direct Debit Instruction on the last page of this application form
- 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*		
First Name*		
Middle Name		
Surname*		
Gender*	Male Female	Male Female
Date of Birth* (DD/MM/YYYY)	/ /	/ /
Anticipated/Actual Retirement Age*		
Nationality*		
Rights to reside in the UK*	Yes No	Yes No
Length of Residency*	Years Months	Years Months
	From birth	From birth
Has the applicant been known by any other name within the last 3 years?*	Yes No	Yes 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 If yes, please provide information in Additional Information section.	Yes No
Current Address*		
Flat		
Number		
Name		
Street*		
Locality		
Town or City*		
Postcode*		
From* – To* (MM/YYYY)		1
	/	/
Residential Status* (please tick)	Owner with mortgage	Owner with mortgage
	Owner with no mortgage	Owner with no mortgage
	Renting – Local Authority / Housing Association	Renting – Local Authority / Housing Association
	Renting — Privately	Renting – Privately
	Residence provided by Employer with/without rent	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)	1	1				
	1	1				
Residential Status* (please tick)	Owner with mortgage	Owner with mortgage				
	Owner with no mortgage	Owner with no mortgage				
	Renting – Local Authority / Housing Association	Renting – Local Authority / Housing Association				
	Renting – Privately	Renting – Privately				
	Residence provided by Employer with/without rent	Residence provided by Employer with/without rent				

2 **Other Occupants**

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

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.

No

First Name	Last Name	Relationship to Applicant	Date of Birth

3 Loan Required / Monthly Payments

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	£

Cons	olidate unsecured debts	£				
Gift	to family	£				
Help	with day to day living	£				
Holic	lays	£				
Hom	e and/or garden improvements	£				
Tax I	Planning	£				
Othe	er	£				
	- please provide information in Additional Information section					
Tota	l Loan Required	£				
	nitial monthly interest nent if all interest is paid	£				
	the applicant(s) pay all of nterest monthly?*		Yes		Νο	
	, how much does the icant want to pay?	£				
	amount the applicant(s) want to pay mus thly interest payment nor be less than £2.			d th	e initial	
payr	the applicant want interest nents to increase monthly e with variable rate increases?		Yes		Νο	
For v	ariable rate products only					
4	Property Details					
a pro	u are taking out this mortgage on operty that you are purchasing, a you already found the property?		Yes		Νο	
lf yes	s, please provide details below:					
	Is the mortgage to be secured against the applicant's current address?*		Yes		Νο	
	Estimated Value / Purchase Price*	£				
	Property Address (If not current address, please provide)					
	Flat					
	Number					
	Name					

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	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 t	for the	valuer t	to a	ain acces	ss 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*	

FIRST APPLICANT SECOND APPLICANT Is there an Attorney acting on behalf of the applicant?* Yes If yes, please complete the following: Is the Attorney a Company?* Yes Yes No Yes No Yes Yes No Yes No Yes	
behalf of the applicant?* If yes, please complete the following: Is the Attorney a Company?* Yes No Yes No Company Name*	
Is the Attorney a Company?* Yes No Yes No Company Name*	
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.

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 APPLIC	CANT	SECOND APPLIC	
Please contact by phone	Yes	No	Yes	No
Please contact by mail	Yes	No	Yes	No
Please email	Yes	No	Yes	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.

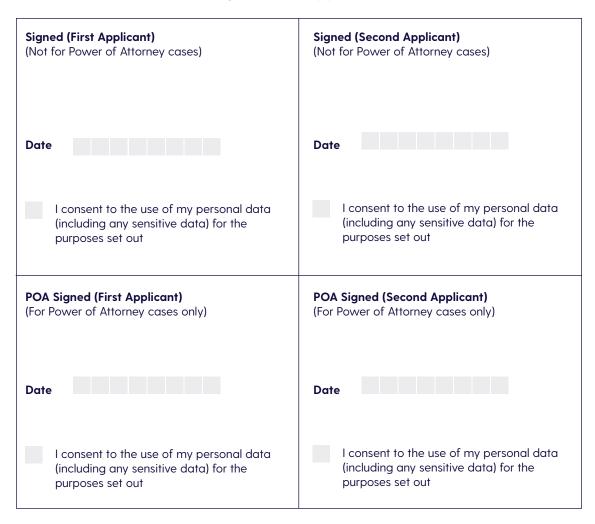
I / We authorise that:

- 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.
- o I am / We are at least 55 years of age.
- o I am / We are resident in the United Kingdom.
- I / We have read section 10 regarding the use of my / our personal information.
- o 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)



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

~ •		
51	~	n
J 1	ч	
	-	

Date					

OneFamily Lifetime Mortgages Limited, registered number 09239554, is authorised and regulated by the Financial Conduct Authority (FCA) registered number 725168. OneFamily Lifetime Mortgages Limited is a subsidiary of Family Assurance Friendly Society Limited (FAFSL). FAFSL and all its subsidiaries are registered in England & Wales with registered offices at 16-17 West Street, Brighton, BNI 2RL, United Kingdom.



may be required. Please also notify us.



Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen	and send it to:					
OneFamily Lifetime Mortgages Limited 16-17 West Street Brighton, BN1 2RL						
Name(s) of account holder(s)		Service user number				
		4 4 6 5 9 8				
		Reference				
Bank/building society account number						
Branch sort code		Instruction to your bank or building society Please pay OneFamily Lifetime Mortgages Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with OneFamily Lifetime Mortgages Limited and, if so, details will be passed electronically to my bank/ building society.				
Name and full postal address of your bank or building society						
To: The Manager	Bank/building society					
Address		Signature(s)				
		Date				
Postcode						
Banks and building soci	eties may not accept Di	irect Debit Instructions for some types of account DDI2				
This gu	arantee should be deta	ched and retained by the payer.				
The D	Direct De	bit Guarantee DIRECT				
• This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits						
 If there are any changes to the amount, date or frequency of your Direct Debit OneFamily Lifetime Mortgages Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request OneFamily Lifetime Mortgages Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request. 						
 If an error is made in the payment of your Direct Debit, by OneFamily Lifetime Mortgages Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society If you receive a refund you are not entitled to, you must pay it back when OneFamily Lifetime Mortgages Limited asks you to 						
• You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation						