

Application form

1. Personal details

	First Applicant	Second Applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="checkbox"/>
Surname	.....	.....
Middle name(s)	.....	.....
First name(s)	.....	.....
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of birth / / / /
Marital status	.....	.....
Previous/Former name (e.g. maiden or any aliases or associations)	.....	.....
Employment status:	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Not working <input type="checkbox"/>	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Not working <input type="checkbox"/>
		Relationship with main applicant

Nationality?	.....	.....
Right to reside in UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency?	Years..... Months From Birth <input type="checkbox"/>	Years..... Months From Birth <input type="checkbox"/>

Home address	.........................	.........................
County:.....	County:	County:
Postcode:	Postcode:	Postcode:

1. Personal details (continued)

Daytime telephone no. .....	.....
Mobile telephone no. .....	.....
Date moved into current address / / / /
Email .....	.....
Residency type Owner <input type="checkbox"/> Occupier <input type="checkbox"/> Tenant <input type="checkbox"/>	Owner <input type="checkbox"/> Occupier <input type="checkbox"/> Tenant <input type="checkbox"/>
Preferred contact method .....	.....

Are there any occupants of the property over 17 years of age? Yes No

If yes, please give details:

Name of other occupier(s) living in the property	Relationship	Date of birth
..... / /
..... / /

Number of dependant adults	Number of dependant children
---	---

This is based on financial dependency

Have you lived at your property for less than 3 years?
Please provide details of any other addresses lived at within the last 3 years and how long each applicant has lived there. (Using section 9 of this form if necessary)

Address(s) .....	.....
.....
.....
.....
.....
County:	County:
Postcode:	Postcode:
Date at address(s) From:..... To:	From: To:

2. Current financial details

Please note that if this application is approved, it will be conditional that any existing mortgage, secured loan, charge, or pending charge secured against your property must be redeemed in full prior to, or on completion of this new loan. If you have more than one mortgage or secured loan outstanding, please provide full details in section 9.

Please give details of all mortgages/secured loans.

Lender's name	.....	.....
Loan reference no.	.....	.....
Outstanding balance	£	£

(If Yes, please provide details in section 9)

Have you ever entered into any arrangements with creditors due to financial difficulties (e.g. a Debt Management Plan), had any County Court Judgements or any other Court Orders for non-payment within the last 6 years?

First Applicant

Yes No

Second Applicant

Yes No

Have you ever been refused an Equity Release Mortgage?

Yes No

Yes No

Have any of the applicants been convicted of any financial related crimes or fraud within the last 6 years?

Yes No

Yes No

Have you ever been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?

Yes No

Yes No

Have you ever had any of the following:

Arrears *(in the last two years have you owed payments of an amount equivalent to three months payments on a mortgage or loan, whether secured or unsecured)*

Yes No

Yes No

Bankruptcy *(in the last three years)*

Yes No

Yes No

Debt relief order *(in the last three years)*

Yes No

Yes No

Individual voluntary arrangement *(in the last three years)*

Yes No

Yes No

3. Plan required

The Lifetime Mortgage will be administered on a compound interest basis with no mortgage payments due during the period of the loan. It will only be repayable under the circumstances described in the Lifetime Mortgage Terms & Conditions.

Total loan applied for: £ Initial lump sum release: £.....

Please indicate the purpose of the money released:

Purpose	Amount	Tick as appropriate
Clear an existing mortgage		
Clear unsecured loans or debts		
Home improvements – decorative		
Home improvements – structural		
Gift to family or friends		
Supplementing income		
Travel		
Car purchase		
Property purchase		
Medical treatment		
Care		
Essential repairs to your property		
Early Inheritance		
Investment – ISA		
Investment Shares		
Cash in bank		
Fees		
Other		

Reason for cash facility (for drawdown products only):

Reason	Tick as appropriate
Additional Income	
Car (New/Repairs)	
Emergency Funds	
Financial Security	
Gift	
Health Care	
Holidays	
Home Improvements	
Maintain/Improve Standard of Life	
Other	

Source of deposit (for purchase):

Source of deposit	Amount
Savings	
Sale of other property	
Inheritance	
Gifted	
Equity in existing property	
Inter family sale	
Other	

Anticipated timescale to access the cash facility:

.....

4. Property details (The property on which the lifetime mortgage is to be secured)

Is this a re-mortgage of your existing home? Yes No

Will this be your main residence? Yes No

Is your property a new build? Yes No

If it is a new purchase please provide us with the address:

.....

..... Postcode:

What is the estimated value of the property? £

What year was the property built?

What type of property is it?

House Bungalow Flat Coach House/Flat Maisonette Detached Link Detached

Semi Detached Mid-Terraced End Terraced Chalet (Bungalow only)

Connected or above a commercial property? Yes No

If your property is a flat or maisonette, please give details.

Converted Purpose built Studio Basement flat

No. of flats/maisonettes in block? How many storeys? Which storey is it on?

Does the block have a lift? Yes No What floor does the lift go to?

If a new purchase, is the property being purchased under the 'right to buy' scheme? Yes No

Is the property now, (or previously been) a Housing Association (HA), a Local Authority (LA) or a Ministry of Defence (MOD) property? Yes No

If yes, do the local authority still own the freehold? Yes No

Please indicate the tenure: Leasehold Freehold Absolute Commonhold

If leasehold, please state remaining term: years Is the lease to be extended? Yes No

Ground rent per annum: £ Service charge per annum £

What is the property built of? Brick Stone Timber frame Other (please state)

What is the property roofed with? Tile Slate Flat Thatched Other (please state)

Is there any element of flat roof to the property? Yes No

Approximately what percentage of the overall property is covered by flat roof (excluding garages)?

Number of bedrooms: Number of kitchens: Number of bathrooms:

Is your property currently let? Yes No Has there been any structural damage? Yes No

4. Property details (Continued)

Will you use the property wholly for residential purposes? Yes No

Is it classed as sheltered accommodation? Yes No

Fee payable on resale as a percentage of the sale price? (if no fee payable on resale, please enter 0) %

Does the property have an annex? Yes No

Does the property exceed the maximum acreage guidelines? Yes No

Is there any element of flying freehold? Yes No Percentage of flying freehold?

Is the property located on an unadopted road? Yes No

Is the property currently being extended; or has plans to extend in the future? Yes No

Has the property been underpinned? Yes No If yes, are guarantees available? Yes No

Has the property or surrounding area been affected by subsidence, heave, settlement or landslip? Yes No

Has the property been subject to environmental flooding in the last 15 years? Yes No

Is the property subject to any agricultural restrictions? Yes No

Does the property have solar panels? Yes No Are the solar panels leased? Yes No

Is this a Listed Building? Yes No If Yes, what type

Is the property in a good state of repair? Yes No

Additional details:

Valuation

Standard Life Home Finance will need to obtain a valuation of your property which should not be relied upon by you as a report on the condition of the property. We will contact you to arrange the valuation. If you are not already the owner of the property please supply the contact details of the person we can contact to make valuation arrangements in section 9.

Building insurance

The property must be insured by you. A copy of the policy certificate, noting Standard Life Home Finance, will be asked for in due course.

5. Repayment strategy

Is it your intention to repay the loan from the sale of your property on your death or on the death of the last borrower or if you, or the last of you when more than one borrower, have left your home permanently e.g. if you move into long-term care or to be cared for by relatives? Yes No

6. Solicitor details

Standard Life Home Finance will appoint its own solicitor to represent it 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.

Solicitor contact name Firm name.....

Solicitor Address

.....

.....

.....

.....

..... Postcode

Telephone Number

Email address

7. Marketing questions

We would like to keep you up to date with information on our products and services. Standard Life Home Finance may use the client information to contact them about its products and services and those of companies with the Group, and Third Party Providers it believes may be of interest to them.

First Applicant

Please contact by: phone by SMS by email by mail

Second Applicant

Phone by SMS by email by mail

We may also share your contact information with carefully selected partners to provide you with special offers.

8. Intermediary and third party section

You should be aware that Standard Life Home Finance is unable to process applications from Intermediaries who are not authorised by the Financial Conduct Authority to carry out mortgage business. You confirm that in submitting this application you have read and agree to the Terms and Conditions of the Standard Life Home Finance Intermediary Agreement, a copy of which has been sent to you on appointment.

Your name:

Full company name and contact details:

Company name:

Address:

.....

County: Postcode:

Telephone Number:

Email address:

Your firm's FCA reference number:

Please disclose any fee payable by the customer(s) for advising on or arranging this lifetime mortgage:

£

ATTORNEY 1

Is there an Attorney acting on behalf of the applicant? Yes No

Applicant 1: Yes No Applicant 2: Yes No

Is the Attorney a company? Yes No

Full name of Attorney:

Address:

.....

County: Postcode:

Date of birth:

Telephone Number:

Attorney type:

Attorney authority:

Is the application form stamped and sealed by the Office of Public Guardian? Yes No

Does the Attorney have controlling authority? Yes No

8. Intermediary and third party section (Continued)

ATTORNEY 2

Is there an Attorney acting on behalf of the applicant? Yes No

Applicant 1: Yes No Applicant 2: Yes No

Is the Attorney a company? Yes No

Full name of Attorney:

Address:

County: Postcode:

Date of birth:

Telephone Number:

Attorney type:

Attorney authority:

Is the application form stamped and sealed by the Office of Public Guardian? Yes No

Does the Attorney have controlling authority? Yes No

ATTORNEY 3

Is there an Attorney acting on behalf of the applicant? Yes No

Applicant 1: Yes No Applicant 2: Yes No

Is the Attorney a company? Yes No

Full name of Attorney:

Address:

County: Postcode:

Date of birth:

Telephone Number:

Attorney type:

Attorney authority:

Is the application form stamped and sealed by the Office of Public Guardian? Yes No

Does the Attorney have controlling authority? Yes No

8. Intermediary and third party section (Continued)

ATTORNEY 4

Is there an Attorney acting on behalf of the applicant? Yes No

Applicant 1: Yes No Applicant 2: Yes No

Is the Attorney a company? Yes No

Full name of Attorney:

Address:

.....

County: Postcode:

Date of birth:

Telephone Number:

Attorney type:

Attorney authority:

Is the application form stamped and sealed by the Office of Public Guardian? Yes No

Does the Attorney have controlling authority? Yes No

ATTORNEY 5

Is there an Attorney acting on behalf of the applicant? Yes No

Applicant 1: Yes No Applicant 2: Yes No

Is the Attorney a company? Yes No

Full name of Attorney:

Address:

.....

County: Postcode:

Date of birth:

Telephone Number:

Attorney type:

Attorney authority:

Is the application form stamped and sealed by the Office of Public Guardian? Yes No

Does the Attorney have controlling authority? Yes No

8. Intermediary and third party section (Continued)

ATTORNEY 6

Is there an Attorney acting on behalf of the applicant? Yes No

Applicant 1: Yes No Applicant 2: Yes No

Is the Attorney a company? Yes No

Full name of Attorney:

Address:

.....

County: Postcode:

Date of birth:

Telephone Number:

Attorney type:

Attorney authority:

Is the application form stamped and sealed by the Office of Public Guardian? Yes No

Does the Attorney have controlling authority? Yes No

I/We confirm that:

a) the information above was obtained by me/us in relation to the customer(s)/attorney(s)

b) the evidence I/we have obtained to verify the identity of the customer(s)/attorney(s)

1. 'I, the intermediary, confirm that the information obtained by me/us in relation to the customer(s)/attorney(s) and the evidence I/we have obtained to verify the identity of the customer(s)/attorney(s) meets the standard evidence set out within the Guidance for the UK Financial Sector issued by JMLSG'?

Yes No

2. 'I, the intermediary, confirm that the information obtained by me/us in relation to the customer(s)/attorney(s) and the evidence I/we have obtained to verify the identity of the customer(s)/attorney(s) exceeds the standard evidence'?

Yes No

FCA reference number

9. Additional information

For more information:

0800 188 4815

servicing@standardlifefinance.co.uk

standardlifefinance.co.uk

Standard Life 

HomeFinance

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