

Lifetime Mortgage

For Additional Borrowing

1. Adviser/intermediary details

Adviser/intermediary declaration

I confirm that I have passed (and currently hold) an appropriate examination in lifetime mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised this equity release advice and recommendation.

Name of individual adviser

Account Holder Surname

Main Account No

Please read the following statement to the applicant(s) and provide them with a copy of the customer privacy policy to ensure their understanding before completing the application form:

To protect you and Legal & General Home Finance from financial crime, Legal & General Home Finance may be required to verify the identity of new and sometimes existing customers. This may be achieved by using reference agencies to search sources of information relating to you (an identity search). This will not affect your credit rating. If this fails, Legal & General Home Finance may need to approach you to obtain documentary evidence of identity.

Adviser/intermediary details

Name

Firm name

Address

Postcode

Email

Contact number

Alternative email (*optional*)Alternative contact number (*optional*)

FCA firm reference number

2. The Product

To help you through the application, here are some guidance notes:

- Please complete this form in black ink using BLOCK LETTERS and by ticking or deleting answers as appropriate.
- This section is to capture details of the product selected, as detailed in the KFI generated for the customer. If any of the details provided in the boxes do not agree with the KFI, we may have to produce a new KFI for the customer, before we can accept the application.
- The security property must be the customer's main residence on completion and the address for which the main account is secured against.
- It is important that the information you provide is complete and accurate, to the best of your knowledge, to avoid any unnecessary delays.
- We have provided a 'Definitions' page at the back of the form to assist you in completing the application.

IMPORTANT POINTS:

- Where applicable, you will be asked to enclose evidence of Power of Attorney. Without these documents we will not be able to underwrite the application. It is therefore very important that these documents are enclosed when you send the application form to Legal & General Home Finance.

Product details

Interest rate %

Loan amount £

If you have Inheritance Protection on your Initial Advance, do you want to keep it at the same percentage? Yes No If 'No', please confirm the percentage you would like to reduce it to %

Please confirm if our Arrangement Fee is to be added or deducted from the loan Added Deducted

Purpose of loan (select all that apply)

- Repay unsecured borrowings
- Home improvements
- Help to purchase land
- Long-term care funding (live-in carer, or rolling contract of carers)
If selected, section 'Other residents in the property' on page 6 must be completed.
- Retirement/estate/funeral planning
- Car/motorhome/caravan (or other transportation)
- Investment property/second home/holiday home
- Lease extension
- Travel/holiday
- Emergency fund/savings
- Supplement income/living expenses/lifestyle
- Fees associated with equity release
- Celebration (wedding/anniversary/birthday)
- Health/medical
- Other (if none of the above are applicable)

Description of 'other' purpose of loan.

Do not include any fees or charges relating to this product.

Gift

If so, who will be receiving the gift? Family Other

What is the purpose of the gift? Help to purchase property

Help to repay mortgage

Help with school fees

Other (if none of the above are applicable)

Description of 'other' purpose of gift

3. Your customer

This section is to capture details about the customer, other residents in the property and any Power of Attorneys.

Please ensure that the name of the applicant(s) is complete and accurate as this information will be used for important documents such as the Offer of Loan, and any changes at a later date may result in delays to your customer.

Customer details

	First applicant	Second applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/> If 'Other': <input style="width: 100%;" type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/> If 'Other': <input style="width: 100%;" type="text"/>
First and middle names	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Surnames	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Main contact number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Alternative contact number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
At least one contact number must be provided for the valuation to be instructed.		
Email address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" 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"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Marital status	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<small>Please state whether married, single, divorced, co-habiting, widowed, civil partnership, separated.</small>		
Is applicant known by any other name?	<input type="checkbox"/> Yes <input type="checkbox"/> No <small>If 'Yes' please provide details below.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/> If 'Other': <input style="width: 100%;" type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/> If 'Other': <input style="width: 100%;" type="text"/>
Other first and middle names	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Other surnames	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Power of Attorney (POA)

All applications made under a POA will require review by an underwriter before the valuation is instructed. The underwriter will not be able to complete their review without a POA document and a valid certified copy of identification for the Power of Attorney. Please make sure you send the documents when submitting the application.

First applicant

Second applicant

Is application being submitted under an enduring/lasting POA?

Yes No

Yes No

(Please refer to the 'Definitions' section at the back of this form for details.)

POA document enclosed?

Yes No

Yes No

If 'Yes' please provide details below.

Address of POA

(This should be the address provided in the POA document).

Postcode

Name of POA (title)

Mr Mrs Miss Ms Other

Mr Mrs Miss Ms Other

If 'Other':

If 'Other':

Name of POA (first name)

Name of POA (surname)

Acting as attorney for (client name)

Does POA still reside at above address?

Yes No

Yes No

If the POA no longer resides at this address we will need to make further enquiries before instructing the valuer.

Other residents in the property

Are there other residents living in the security address, other than the applicants?

Yes No

For all other residents in the property, we may require a Deed of Consent signed by the individuals, prior to completion.

Number of live-in carers in the property

Name of carer

Are there lodgers in the property?
(Please refer to the 'Definitions' section at the back of this form for details.)

Yes No

How many lodgers are in the property?

We do not accept more than two lodgers

Name of lodger

Date of birth (DD/MM/YYYY)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

How many other individuals are living in the property, aged 17 or over (excluding lodgers and live-in carers)?

We do not accept more than six individuals

For all other individuals living in the property, the fields below are mandatory. The following descriptions should be used to describe the relationship between the occupant and the applicant: mother, mother-in-law, father, father-in-law, son, son-in-law, daughter, daughter-in-law, grandson, granddaughter, sister, sister-in-law, brother, brother-in-law, friend, partner, spouse, niece or nephew. If none of these apply, please provide details of the relationship between the occupant and the applicant.

Name of occupant

Relationship to the applicant(s)

Date of birth (DD/MM/YYYY)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Borrower's current address

First applicant

Second applicant

What is the current address?

Same as first applicant

Postcode

Estimated value of property

£

4. Property details

Since you took out the initial advance

Is the property in a good state of repair and will it be maintained to this standard?

Yes No

Has the property had any extensions or alterations since inception?

Yes No

If 'Yes', please answer the two questions below:

1. If 'Yes', have planning consents/building registrations been acquired?

Yes No

2. If 'Yes', does the extension exceed 50% of the original footprint?

Yes No

If 'Yes', we are unable to accept the application

Has the property ever flooded?

(Please refer to the 'Definitions' section at the back of this form for details.)

Yes No

If 'Yes', has flooding taken place in the last five years?

Yes No

If 'Yes', we are unable to accept the application

Has the property suffered from heave?

(Please refer to the 'Definitions' section at the back of this form for details.)

Yes No

If 'Yes', is the impact ongoing or being monitored by a surveyor?

Yes No

If 'Yes', we are unable to accept the application

Has the property suffered from subsidence?

(Please refer to the 'Definitions' section at the back of this form for details.)

Yes No

If 'Yes', is the impact ongoing or being monitored by a surveyor?

Yes No

If 'Yes', we are unable to accept the application

Has property suffered from landslip?

(Please refer to the 'Definitions' section at the back of this form for details.)

Yes No

If 'Yes', is the impact ongoing or being monitored by a surveyor?

Yes No

If 'Yes', we are unable to accept the application

Are there solar panels installed at the property?

Yes No

If 'Yes', are they:

Leased Owned outright

If 'Owned Outright', no documentation will be required. If 'Leased' a copy of the lease is required.

Contact details for valuation

We will contact the applicant(s) directly to organise a valuation of the property.

These details are only required if your applicant(s) has requested that a third party be used to arrange the valuation. Please insert what relationship the third party is to the applicant, for example, son, daughter, friend.

Contact name

Relationship to applicant

Contact number

Buildings insurance

Will buildings insurance for the property being used as security be in place on completion?

Yes

No

A condition of the offer will be that buildings insurance is in place on completion.

5. Change in Circumstances

Legal & General are aware that there are events in life which sometimes make situations harder to deal with.

If there has been a change in the customers' circumstances that you think Legal & General should know about which may make it easier for them to manage their account, please let us know in the box below.

Please only complete this section if the customer consents to Legal & General recording the information provided.

Legal & General will only use the information provided in this application solely for the purpose of helping us to service and administer this loan. In certain circumstances the customer may be required to obtain independent legal advice. Legal & General will inform the customer when this is required.

6. Payment details

Optional Payment Lifetime Mortgages

A new Direct Debit Mandate will be required to collect the Monthly Interest Payment for the additional borrowing. The Payment Date for the Direct Debit will be on the same day of the month as the initial advance.

Please confirm the amount of interest that you want to pay each month. Please refer to the KFI for information on the maximum interest payment you can make. Once you set this, it cannot be changed but you can choose to stop making payments at any time.

Interest amount

£

You must also complete the Direct Debit Mandate form on the following page.

There is no need to complete the reference details on the Direct Debit Mandate form.

Please tick to confirm that you have completed the Direct Debit Mandate form

Bank Account

Please provide us with details of the bank account you would like us to pay this advance into. Please note, we are only able to pay into an account in the name of one or both customers.

We may require a copy of a recent bank statement for this account once the further advance has been approved.

Name that the bank account is in

Name of bank

Sort Code

 - -

Account Number

Building Society Ref.

Please confirm if the customer would like the Offer of Loan sending via DocuSign

Yes

No



Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ballpoint pen and send it to:

Legal & General Home Finance Ltd
PO Box 17225
Solihull
West Midlands
B91 9US

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Name and full postal address of your bank or building society

To: Bank/building society:
The Manager

Address

Postcode

Service User Number

4 4 8 1 8 9

Reference

Instruction to your bank or building society

Please pay Legal & General Home Finance Ltd 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

Legal & General Home Finance Ltd and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date (DD/MM/YYYY)

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- 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, Legal & General Home Finance Ltd will notify you at least 10 working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Home Finance Ltd 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 Legal & General Home Finance Ltd 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 full refund you are not entitled to, you must pay it back when Legal & General Home Finance Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

7. Declaration

By submitting this application you declare that:

- You have/the named adviser has passed (and currently hold/s) an appropriate approved examining board's specialist examination in equity release as prescribed by the Financial Conduct Authority;
- You have/the named adviser has provided / supervised the equity release advice and recommendation;
- The statements and particulars given in this application are, to the best of your knowledge and belief, true and complete;
- If there are any other material facts that could reasonably be construed as likely to influence the outcome of this loan application, but have not been revealed as a result of answering specific questions within this form, you will advise Legal & General Home Finance.

In addition you declare that the customer has been provided with:

- A copy of the Customer Privacy Notice;
- A Key Facts Illustration (KFI);
- A Suitability Report, as required in the terms of the Equity Release Council's Equity Release Checklist.

Finally you declare that the customer has been advised that:

- They should notify and consult with any other person(s) who may have an interest in the property offered as security for this Lifetime Mortgage;
- While Legal & General Home Finance will arrange for a mortgage valuation report to be completed, this is intended solely for the purposes of considering this application for a loan and a copy of the full report will not be provided to them;
- Legal & General Home Finance are not responsible for any advice provided by mortgage intermediaries or financial advisers.

Disclosures

We will disclose the customer's information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of our business, suppliers we engage to process data on our behalf and when necessary, to a reinsurer.

By submitting this application, you are agreeing to the information as described and confirming that you have/the named adviser has discussed and agreed these declarations with the customer.

By submitting this application you are confirming that you are duly authorised and approved to submit this application.

8. Definitions

Age restricted: Property which can only be purchased (and resided in) by an individual who meets the minimum age criteria within the lease or planning restriction.

Agricultural use: Any part of the property used for farming (arable or pastoral), providing any form of commercial income or having livestock on the property. This may include renting of land to other parties. Small holdings are included in this definition.

Annex: An annex forms part of the main house (as opposed to a self-contained unit which does not). It will provide all of the amenities needed for independent living including kitchen and bathroom, as well as a bedroom. It will also have its own access and can be secured as a separate unit. It shares gas, electric and water supplies with the main property. We only accept properties with an annex if it is not occupied.

Bankruptcy: Applies to an individual where he/she is subject to a bankruptcy order made by the court pursuant to an application by the individual or their creditor(s) (owed £5000 or more). Details of individuals subject to a bankruptcy order will be added to the Individual Insolvency Register. A confirmation of bankruptcy discharge does not necessarily mean that all the debts have been cleared. It may be that the trustees in bankruptcy have registered their charge against the property.

Charging order: Where a creditor has applied to have a County Court Judgment (CCJ) or other court order secured against a property and this has been granted by the county court. Following the granting of a charging order the creditor could further apply for an order of sale to enforce the sale of the property in order to recover their debt.

Debt relief order (DRO): An alternative to bankruptcy for debtors who owe less than £20,000, have few or no assets (less than £1,000 and not homeowners) and little disposable income (less than £50 a month). A DRO usually expires after 12 months and is removed from the Individual Insolvency Register 3 months after the DRO ends.

Flooding: Caused by river water, rain water or coastal flooding.

Heave: Caused when the ground beneath a building moves significantly and moves upwards.

Home office: A building used by the applicant(s) for their personal use or to work from home. If there are any structural alterations or a defined access to trade, this would be classified as outbuildings for commercial use.

IVA: An Individual Voluntary Arrangement (IVA) is a legally binding agreement with an individual's creditors to pay all or part of their debts over time. An insolvency practitioner will usually be appointed as supervisor of an IVA and oversee its operation. Details of an IVA will be added to the Individual Insolvency Register, where they will remain until three months following the termination of the IVA. IVA's may be entered in to either before or after a bankruptcy order has been made.

Landslip: This occurs due to a movement of earth down a slope. It can be caused by a retaining wall giving way or the result of nearby excavation. It can also be caused by varying soil types affected by changes in weather/water table, etc.

Lasting/enduring power of attorney (POA): The creation of an enduring power of attorney, or EPA, is a legal process by which an individual hands over to someone else the power to decide what is done with their financial affairs and property. However, the cut-off to make an EPA was the 1st October 2007. From this date, it has not been possible to apply for an EPA and instead individuals will have had to apply for a Lasting Power of Attorney instead. All EPAs made before the cut-off date remain valid. This document can be used before registration by the Court of Protection, however it is essential to ensure that the EPA has not subsequently been withdrawn.

A lasting power of attorney (LPA) is a legal document that lets the individual (the 'donor') appoint one or more people (known as 'attorneys') to help the individual make decisions or to make decisions on their behalf. This document **MUST** be registered by the Court of Protection before use.

Listed building: For properties in England and Wales, these are listed on British Listed Buildings as properties of special architectural or historic interest. For properties in Scotland, these are listed on Historic Scotland.

Lodger: Person who pays rent in return for accommodation in someone else's house. This will include sharing the kitchen, bathroom and communal areas. If the individual has a tenancy agreement, we will class them as a tenant, and not a lodger.
Outbuildings used for commercial use: Any building which is being used for business purposes or generates an income. For example, stables which are rented to other parties.
Professional consultant certificate: As defined by the council of Mortgage Lenders (CML). This is used by professional consultants when designing and/or monitoring the construction or conversion of residential buildings. Please refer to the CML website for further information.

Sheltered accommodation: 'Accommodation for elderly or disabled people' consisting of private independent units with some shared facilities and a warden. This is not the same as age restricted properties.

Subsidence: Caused when the ground beneath a building moves significantly and moves downwards.

Significant Change in Client Circumstances: This includes, but is not exclusive to, circumstances where one of the account holders has gone into long term care or passed away, has been added or removed from the account, has had a serious medical illness since the initial advance was taken out.

For further information

Visit legalandgeneral.com/lifetimemortgages

Or call us on **03330 048 444**.

Lines are open 8.30am – 5.30pm, Monday to Friday.

Call charges will vary. Calls may be recorded and monitored.