

# Lifetime Mortgage

## Data Capture Form

We no longer accept paper applications. All applications should be made through Apply Online. This can be accessed at apply.landghomefinance.com. This data capture form can be used to gather customer information prior to making an application using Apply Online. If you experience any problems making an application using Apply Online please contact the support team on 03330 048444.

### A. 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.

Is this statement correct?      Yes       No

If 'no' is selected please provide details of the individual that the above declaration applies to:

Name of individual adviser

Email address of individual adviser

#### Key facts illustration (KFI) details

KFI number

**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

Contact details

Name

Firm name

Address

Postal code

Email

Contact number

FCA firm reference number

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Name of mortgage club (if applicable)

## B. 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.
- Before starting the application, please ensure that you have checked our property and applicant/occupancy suitability requirements. This will avoid any unnecessary delays to you or the customer.
- We only lend on properties located in England, Wales or mainland Scotland.
- This section is to capture details of the product selected as detailed in the KFI selected. If any of the details provided in the boxes do not agree with the KFI, we may have to request that you 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.
- 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 help texts for key questions to assist you in completing the application.

### IMPORTANT POINTS:

- Where applicable, you will be asked to enclose evidence of Power of Attorney, Right to Reside and/or a Professional Consultant Certificate. 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

Product name

Interest rate

Loan amount

Inheritance protection required

Yes  No

Percentage of net sale proceeds to protect

Purpose of loan  
(select all that apply)

- Property purchase. (If selected, section D 'property details' on page 5, must be completed.)
- Repay mortgage. (If selected, section E 'details of current secured loans on the property' on page 9 must be completed.)
- Repay interest only mortgage
- Repay unsecured borrowings
- Home improvements
- Long-term care funding (live-in carer). (If selected, section C 'other residents in the property' on page 4 must be completed.)
- Long-term care funding (rolling contract of carers). (If selected, please provide name of company providing care.)

- Retirement/estate/funeral planning
- Car/motorhome/caravan (or other transportation)
- Gift
- Investment property/second home/holiday home
- Lease extension
- Travel/holiday
- Emergency fund/savings

### Product details (continued)

- 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.

If 'Gift' selected, 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)

## C. Your customer

This section is to capture details about the customer, other residents in the property and any Power of Attorneys. We have provided help text for key questions to assist you in completing the application. **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 Mortgage Deed and any changes at a later date may result in delays to your customer.**

### Customer details

#### First applicant

- Mr  Mrs  Miss  Ms  Other

#### Second applicant

- Mr  Mrs  Miss  Ms  Other

Title

If 'other' please state

If 'other' please state

**Customer details (continued)**

**First applicant**

**Second applicant**

First and middle names

Surnames

Main contact number

Alternative contact number

At least one contact number must be provided for the valuation to be instructed.

Email address

Gender

Male

Female

Male

Female

Date of birth (DD/MM/YYYY)

 /  /  /  / 

Marital status

Is the applicant a UK national or EU national?

Yes

No

Yes

No

If 'no' selected, please indicate below which document type is enclosed.

Passport stamped right to reside

Passport stamped right to reside

Immigration office letter right to reside

Immigration office letter right to reside

**Please make sure you send the documents when submitting the application.**

Is applicant known by any other name?

Yes

No

Yes

No

If 'yes' please provide details below

Title

Mr

Mrs

Miss

Ms

Other

Mr

Mrs

Miss

Ms

Other

Other first and middle names

Other surname

**Please state whether married, single, divorced, co-habiting, widowed, civil partnership, separated.**

**If the applicant is not a UK national or EU national, you will need to enclose the evidence of their right to reside. Without this document, the application will not be able to be considered. In order to avoid this, you may wish to retain the application form until you have the document.**

## Marketing preferences

Here at Legal & General we take your privacy seriously; this is why we never share your personal details with anyone else for their own marketing purposes. However, from time to time we would like to contact you with news, useful information and exclusive offers on our products and services. If you'd like to be kept up to date, please let us know how you would like to hear from us:

Customer details

### First applicant

- Post
- Email
- SMS
- Telephone

### Second applicant

- Post
- Email
- SMS
- Telephone

**You can find out how to opt out of marketing at any time in our privacy policy.**

## 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.**

Is application being submitted under an enduring/lasting POA? (Please refer to the definitions section at the back of this form for details)

### First applicant

- Yes  No

### Second applicant

- Yes  No

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).

Property name

Street name

Area

Town

Postal code

### Power of attorney (POA) (continued)

	First applicant					Second applicant				
	Mr	Mrs	Miss	Ms	Other	Mr	Mrs	Miss	Ms	Other
Name of POA (title)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name of POA (first name)	<input type="text"/>					<input type="text"/>				
Name of POA (surname)	<input type="text"/>					<input type="text"/>				
Does POA still reside at above address?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		<input type="checkbox"/>	Yes	<input type="checkbox"/>	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 these lodgers in the property?  Yes  No

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

How many lodgers are in the property?

**We do not accept more than two lodgers**

**Name of lodger**

**Date of birth (DD/MM/YYYY)**

/   /

/   /

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.**

**Other residents in the property (continued)**

Name of occupant	Relationship to the applicant(s)	Date of birth (DD/MM/YYYY)
<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"/> / <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"/>
<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"/> / <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"/>

**Current address**

	First applicant	Second applicant
What is the current address?	<input type="text"/>	<input type="checkbox"/> Same as first applicant
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postal code	<input type="text"/>	<input type="text"/>
Has applicant lived at this address more than three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If applicant has lived at this address for less than three years, the previous address is mandatory. If this information is not provided, this may cause delays in underwriting the application.		
Please provide previous address	<input type="text"/>	<input type="checkbox"/> Same as first applicant
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postal code	<input type="text"/>	<input type="text"/>
Was the current address purchased less than six months ago?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Date (MM/YYYY) <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Purchase price of property	£ <input type="text"/>	
Has applicant lived at any other address in the last three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



## D. Property details

Is the loan being secured against the current address?

Yes

No

If the answer to the above is 'no', the address of the property being used as security must be completed. Without this information we will be unable to underwrite the application.

Address of the property

**The next section captures details about the property being used as security for the loan. It is important this information is accurate to avoid any delays or unnecessary costs.**

### Details about the property used as security

Is the property being used as security in Scotland?

Yes

No

Please indicate the current registered owner(s) of the property being used as security:

#### First applicant

Yes

No

#### Second applicant

Yes

No

#### Other

Yes

No

Will all applicants own the property when this loan completes?

Yes

No

Will the property being used as security be the main residence on completion?

Yes

No

The following questions only need to be completed if the purpose of the loan is to purchase the property. When describing the source of the funds for the deposit, please use the following options: own savings, proceeds from the sale of the home, inheritance or pension. If the source is none of these, or a combination of sources, please provide a description in the other box.

Purchase price of property

£

Please describe the source of funds for the deposit (1)

Amount (1)

£

Please describe the source of funds for the deposit (2)

Amount (2)

£

Please describe the source of funds for the deposit (3)

Amount (3)

£

## Details about the property used as security (continued)

Source of funds total

Other source

## Property details

Current property value

This must be the same value as shown on the KFI.

Has the property been built in the last 10 years?

Yes

No

For properties less than 10 years old we will require either a national house building certificate or a professional consultant certificate. If neither are available we are unable to consider the application.

Is there a National House Building Council (NHBC) certificate?

Yes

No

Is there a professional consultant certificate?

Yes

No

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

Is the professional consultant certificate enclosed?

Yes

No

Are details of the indemnity guarantee for the professional consultant certificate included in the above certificate?

Yes

No

Is the property a listed building?

Yes

No

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

If 'yes', which grade?

England and Wales

I

II

III\*

Scotland

A

B

C

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.

Has the property ever flooded?

Yes

No

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

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

Yes

No

**If 'yes' selected, we are unable to accept the application.**

Has the property suffered from heave?

Yes

No

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

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

Yes

No

**If 'yes' selected, we are unable to accept the application.**

Has the property suffered from subsidence?

Yes

No

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

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

Yes

No

**If 'yes' selected, we are unable to accept the application.**

Has property suffered from landslip?

Yes

No

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

## Property details (continued)

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

Yes  No

**If 'yes' selected, we are unable to accept the application.**

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

Yes  No

What type of property is it?

House  Flat/maisonette  Bungalow

Please specify which type

Detached  Semi-detached  Mid terraced  End terraced

Purpose built  Conversion

What is the property tenure?

Leasehold  Freehold  Outright ownership (Scotland)

What term is remaining on the lease?

Remaining lease term  Years

The remaining lease term plus the age of the youngest customer must be at least equal to 185 years.

Ground rent  £ A year

Service charge  £ A year

Number of storeys

**If more than 10, we cannot accept the application.**

Is there access to the property using a lift?

Yes  No

Is this a studio flat?

Yes  No

**If 'yes' selected, we are unable to accept the application.**

Is this an ex-local authority flat/ maisonette?

Yes  No

If this question is answered differently to the KFI, a new KFI will be required as this has an impact on the underwriting of the application. If a new KFI is required, you will need to change the KFI number at the start of this application.

Is this an ex-housing association flat/maisonette?

Yes  No

**If 'yes' selected, we are unable to accept the application.**

Is the property classed as sheltered accommodation?

Yes  No

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

## Construction type

Construction type of the property walls

Stone/Brick  Other

For 'other' please provide as much detail as possible on the description. Typical examples are timber frame, single skin construction, poured concrete, etc. If the property is timber frame, we only consider those properties that were built after 1960. Please check our property suitability criteria to ensure that the property construction type is within our lending criteria.

### Construction type (continued)

Construction type of the property roof

Slate  Tile  Other

Total % flat roof to floor area (excludes garages and dormers)  %

If the roof is made of more than one type, provide description in the box below. Please check our property suitability criteria to ensure that the roof construction is within our lending criteria.

Are there solar panels installed at the property?

Yes  No

If 'yes', are they:

Leased  Owned Outright

**If 'leased' is selected, we are unable to accept the application.**

### Property layout

Is there an annex?

Yes  No

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

If 'yes' answered above, is the annex occupied by anyone other than the applicant(s)?

Yes  No

**If 'yes' selected, we are unable to accept the application.**

Are there any outbuildings?

Yes  No

If 'yes' select all that apply

Agricultural use  Outbuildings used for commercial use  Home office  
 Garage  Other

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

Description of other (excluding summerhouses and sheds):

Is the property over, or adjacent to, a retail or business premise?

Yes  No

Please provide a brief description including nature of the business and location, e.g. property is next to a hairdressers.

### Details about the property, where loan purpose is not a purchase

Only complete this section about the security address if the purpose of the loan is not to purchase the property.

Please select which one applies (to the security address)

Property already owned  Property being purchased with own funds

If property already owned please complete the following two questions:

Was the property purchased less than six months ago?

Yes  No

If 'yes', what was the date of purchase

/  /

If property being purchased with own funds, please provide the following information. (For source of funds, please use the following options: Own savings, proceeds from the sale of the home, inheritance or pension. If the source is none of these, please describe).

### Details about the property, where loan purpose is not a purchase (continued)

Only complete this section about the security address if the purpose of the loan is not to purchase the property.

Purchase price

Source of funds to purchase property (1)

Amount (1)

Source of funds to purchase property (2)

Amount (2)

Source of funds to purchase property (3)

Amount (3)

### Further details on the property

Is the property age restricted?

Yes

No (Please refer to the definitions section at the back of this form for details.)

Fee payable on resale as % of sale price

If there is no fee payable on resale, please enter 0

Is the property now, (or previously been), a Housing Association, Local Authority or Ministry of Defence (MOD) property?

Yes

No

Select which one applies

Former local authority

Current local authority

Former or current housing association

Former or current MOD

#### We will only lend on former local authority.

Has property been modified for business/commercial use (excluding outbuildings)?

Yes

No

Description of business/commercial use:

### Contact details for valuation

Name of agent or vendor for the property being purchased

Telephone number of agent or vendor

Is there an alternative contact for arranging the valuation?

Yes

No

### Contact details for valuation (continued)

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	<input type="text"/>
Relationship to applicant	<input type="text"/>
Contact number	<input type="text"/>

### 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.**

## E. Financial details

This section is to capture important financial details for the applicant(s) which will be used to assess the application against our underwriting criteria. The information provided could impact on the application and therefore it is important that this information be accurate to the best of your/their knowledge. We have provided help text for key questions to assist you in completing these sections.

### Details of current secured loans on the security address

Are there any secured loans outstanding on the property being used as security?  Yes  No

Will the loans be repaid prior to, or on, completion?  Yes  No

Total amount of loans outstanding secured on the property

Is the loan amount ONLY being used to repay these outstanding secured loans?  Yes  No

If 'no' selected, please ensure all purposes are clearly indicated in the purpose of loan section B on page 2. This will avoid any unnecessary delays in underwriting the application.

If 'yes', after repaying the secured loans, will the applicant(s) have more than £10,000 left?  Yes  No

If 'yes', provide details of what the additional money is being used for:

**Details of current secured loans on the security address (continued)**

Is the loan amount less than the outstanding amount secured on the property?

Yes  No

If 'yes', please specify the source of funds being used to repay this shortfall

Yes  No

Own savings  Proceeds from the sale of the home

Inheritance  Proceeds from the sale of the home

Pension  Other

If more than one source is being used to repay the shortfall, 'other' has been selected, or the source is different to the list above, please provide details below.

Please describe other source of funds being used to repay the shortfall

**Applicant's financial details**

	<b>First applicant</b>	<b>Second applicant</b>
Does the applicant have any County Court Judgments (CCJs)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Does the applicant have any Charging Orders or IVAs?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(Please refer to the definitions section at the back of this form for details).	

Has the applicant been declared bankrupt or obtained a debt relief order?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(Please refer to the definitions section at the back of this form for details).	

Has the bankruptcy/debt relief order been discharged?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(Please refer to the definitions section at the back of this form for details).	

Does the applicant have convictions or pending prosecutions for acts of dishonesty, theft or fraud?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Please ignore any conviction that is spent under the Rehabilitation of Offenders Act.

**If 'yes' for any of the above please provide details:**

**First applicant**

**Second applicant**

### Solicitor details

The firm name and address is mandatory and without this information we will be unable to underwrite the application.

Name of solicitor acting for the applicant

Firm name

Address

Postal code

Telephone (inc area code)

DX number

Fax number

Email address

## F. Payment details

### Optional Payment Lifetime Mortgages

**In order to make monthly interest payments the date on which the direct debit payments will be made must be selected below.** Direct Debit Payment amount and term are defined in the Key Facts Illustration.

On what date each month will the direct debit payment be made?

 1st 15th 28th

**You must also complete the Direct Debit Mandate form available on the Legal & General Adviser Centre.**

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

Please confirm that you have completed the direct debit mandate form

### Income Lifetime Mortgages

Payment will only be made into a personal bank account and will be made on the 1st of each month. The monthly income amount and term are defined in the Key Facts Illustration.

**You must complete the Bank Details Form available on the Legal & General Adviser Centre.**

Please confirm that you have completed the Bank Details Form



## 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);
- Information explaining why this lifetime mortgage is suitable for that customer;
- A copy of Legal & General Home Finance's 'All You Need To Know' Lifetime Mortgage product literature;
- 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;
- By the submission of this application, they authorise the lender for their current mortgage, if applicable, to disclose to any solicitor acting for Legal & General Home Finance full details of their existing 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.

I confirm that I am a person duly authorised and approved to submit this application.

### Signature of adviser

### Date (DD/MM/YYYY)

 /  / 

If the KFI relating to this application was generated by Legal & General Home Finance on your behalf as an exception, or where there are more than two attorneys, acting jointly on an enduring/lasting Power of Attorney, please ensure the customer(s) or their attorneys complete this section.

## Customer signature

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

### Signature(s) of applicants(s) (not for Power of Attorney cases)

#### Signature 1

#### Date (DD/MM/YYYY)

 /  / 

#### Signature 2

#### Date (DD/MM/YYYY)

 /  /

**If an enduring/lasting power of attorney is in place:**

	<b>First applicant</b>	<b>Second applicant</b>
Attorney name	<input type="text"/>	<input type="text"/>
Acting as attorney for (client name)	<input type="text"/>	<input type="text"/>
Signed	<input type="text"/>	<input type="text"/>
Date	<b>Date (DD/MM/YYYY)</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Date (DD/MM/YYYY)</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

We are unable to accept this application if signed under a Power of Attorney without our consent.

**If an enduring/lasting power of attorney is in place:**

	<b>First applicant</b>	<b>Second applicant</b>
Attorney name	<input type="text"/>	<input type="text"/>
Acting as attorney for (client name)	<input type="text"/>	<input type="text"/>
Signed	<input type="text"/>	<input type="text"/>
Date	<b>Date (DD/MM/YYYY)</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Date (DD/MM/YYYY)</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

We are unable to accept this application if signed under a Power of Attorney without our consent.

**If an enduring/lasting power of attorney is in place:**

	<b>First applicant</b>	<b>Second applicant</b>
Attorney name	<input type="text"/>	<input type="text"/>
Acting as attorney for (client name)	<input type="text"/>	<input type="text"/>
Signed	<input type="text"/>	<input type="text"/>
Date	<b>Date (DD/MM/YYYY)</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Date (DD/MM/YYYY)</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

We are unable to accept this application if signed under a Power of Attorney without our consent.

## 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.

For further information visit [www.legalandgeneral.com/lifetime-mortgages](http://www.legalandgeneral.com/lifetime-mortgages)

Call us on **03330 048444**

Lines are open 8.30am to 5.30pm Monday to Friday. Call charges will vary. Calls may be monitored and recorded.