



# Pure Heritage

## Application Form

This form is an application for a lifetime mortgage with Pure Retirement Limited. To avoid delays in processing the application, it is important that the form is completed correctly, as fully as possible, and that all the necessary attachments are included with this application. Please use the checklist at the back of this booklet to help you ensure that you submit everything needed to support this application.

**Before you complete and sign this application form, please be sure to read the contents of our brochure and the Key Facts Illustration provided.**

**Please only use this form to apply for the Pure Heritage Plan**

### For adviser use only

New Application	<input type="checkbox"/> Yes	<input type="checkbox"/> No	KFI Ref No.	<input type="text"/>
Additional Borrowing	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<b>Porting</b> (moving your Lifetime Mortgage to an alternative property)	<input type="checkbox"/> Yes <input type="checkbox"/> No
If 'yes', please quote the original Agreement Number	<input type="text"/>			

**1. Personal details**

	<b>First Applicant</b>	<b>Second Applicant (if applicable)</b>
Title	<input type="text"/>	<input type="text"/>
First name	<input type="text"/>	<input type="text"/>
Middle name(s) (we require this for carrying out searches)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Home address (for the purpose of a credit check on the applicants and for any correspondence. If all correspondence should be through an Attorney, please ensure that the address details for the Attorney are entered in the Power of Attorney section)	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Time at current address	<input type="text"/>	<input type="text"/>
If less than 3 years please provide details of address(es) within last 3 years	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Date of birth	<input type="text"/>	<input type="text"/>
Your nationality	<input type="text"/>	<input type="text"/>

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	<b>First Applicant</b>		<b>Second Applicant (if applicable)</b>
Primary telephone number	<input type="text"/>		<input type="text"/>
Secondary telephone number	<input type="text"/>		<input type="text"/>
Email address	<input type="text"/>		<input type="text"/>
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Seperated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Civil Partners <input type="checkbox"/> Co-Habiting		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Seperated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Civil Partners <input type="checkbox"/> Co-Habiting
Your sex	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Male <input type="checkbox"/> Female
Are you a UK resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No

We will need to see original or certified copies of identification for all applicants.

## 2. Details of other people over the age of 17 living in the property

	<b>Other Occupant</b>		<b>Other Occupant</b>
Title	<input type="text"/>		<input type="text"/>
Forename(s)	<input type="text"/>		<input type="text"/>
Surname	<input type="text"/>		<input type="text"/>
Date of birth	<input type="text"/>		<input type="text"/>
Relationship to you	<input type="text"/>		<input type="text"/>
Is this Occupant willing and legally able to sign an Occupier Consent form?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No

Subject to our approval, any other occupants over 17 years old will be required to sign a Deed of Consent prior to completion waiving any right of occupancy. Please note that the other occupants will not be able to continue living in the property once the applicant(s) have passed away or moved into long term care.

### 3. Enduring and Lasting Power of Attorney

You only need to complete this section if an Enduring or Lasting Power of Attorney will form part of your application.

	Attorney one:	Attorney two (if applicable):
Title	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Correspondence address (we will use the address provided in this section for all correspondence for the case)	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Relationship to applicant(s)	<input type="text"/>	<input type="text"/>

### 4. Details of your buildings insurance

Under the terms of the Pure Retirement Lifetime Mortgage you are responsible for ensuring that your property is fully insured at all times. The sum insured will need to meet the cost of rebuilding.

If you are new to Pure Retirement then a copy of the policy certificate will be requested by your solicitor in due course.

### 5. Details of your property

Please note that the Pure Retirement Lifetime Mortgage must be secured on your main residence.

Address of property to be mortgaged	<input type="text"/>	
	Postcode	
Estimated property value	£ <input type="text"/>	
If porting, please confirm the sale price of your current property		£ <input type="text"/>

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**Valuation Fee:**

For further advances or if you are moving your existing Pure Retirement equity release mortgage to another property, please enclose a cheque payable to Pure Retirement Limited or call us with your card details once the application is received. The amount of the valuation fee is shown on your Key Facts Illustration / Porting Letter.

Is the property your existing home or a new purchase?  Existing Home  New Purchase

Description of property

<input type="checkbox"/> Detached house	<input type="checkbox"/> Detached bungalow
<input type="checkbox"/> Semi detached house	<input type="checkbox"/> Semi detached bungalow
<input type="checkbox"/> Mid-terrace house	<input type="checkbox"/> Mid-terrace bungalow
<input type="checkbox"/> End-terrace house	<input type="checkbox"/> End-terrace bungalow
<input type="checkbox"/> Converted maisonette	<input type="checkbox"/> Converted flat
<input type="checkbox"/> Purpose built maisonette	<input type="checkbox"/> Purpose built flat

Number of bedrooms

Construction of walls

Solid brick  Brick cavity  Stone

Other (please specify)

Construction of roof

Tiled  Slate  Thatched  Flat  If roof is flat, what % is flat?

Other (please specify)

Approximate year built

If the property is less than 10 years old, is a building warranty in place?  Yes  No

If 'Yes' what type?

Has the property ever been owned by the council, local authority, M.O.D or a housing association?  Yes  No

If yes does the council, local authority, M.O.D or housing association still own the freehold?  Yes  No

Is the property being purchased under the right to buy scheme?  Yes  No

Is the property currently let?  Yes  No

Does the property have any commercial activity taking place on the grounds/ in the property?  Yes  No

Is the property close to non-residential premises?

- |  |   |
|--|---|
| <input type="checkbox"/> Directly next to retail premises                | <input type="checkbox"/> Not close to non-residential premises      |
| <input type="checkbox"/> Directly next to other non-residential premises | <input type="checkbox"/> Adjacent to other non-residential premises |
| <input type="checkbox"/> Directly above retail premises                  | <input type="checkbox"/> Opposite non-residential premises          |
| <input type="checkbox"/> Adjacent to retail premises                     |   |

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

Yes  No

Has there been any structural damage to the property?

Yes and guarantees for the work can be provided

Yes but no guarantees for the work

No

Is the property listed?

Grade 1

Grade 2

Grade 2 star

Category A

Category B

Category C

No

How many acres of land does the property have?

Does the property have agricultural restrictions?

Yes  No

Is the property in a flood risk area, near any coastal erosion, been at high risk of movement of subsidence or near contamination?

Yes  No

Has the property ever been flooded?

Yes, in the last 5 years

Yes, in the last 10 years

Yes, in the last 15 years

No

Are there any premiums loaded onto the insurance for flooding?

Yes

No

Unknown

Does the property have solar panels?

Yes, they are owned outright

Yes, there is a lease agreement in place

No

Is the property subject to a trust?

Yes  No

Please note that if the property has leased solar panels that we will need to see a copy of the lease before we can issue an offer.

**Flats or maisonettes only**

Number of storeys

Is the property served by a lift?

Yes  No

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## Property ownership

What tenure is the property?  Freehold  Leasehold  Commonhold  Absolute ownership

Is the property shared ownership?  Yes  No

## If leasehold property

Years remaining on lease

Ground rent per annum

Is the ground rent paid and up to date?  Yes  No

Service charge per annum

Is the service charge paid and up to date?  Yes  No

Estate charge per annum

## Existing loans

Do you have an existing loan or mortgage secured on your property?  Yes  No

Amount outstanding

Name of lender

Address   
Postcode

Lender reference number

Please note that any outstanding mortgage or loan on the property must be repaid on or before completion of the plan. Pure Retirement will arrange repayment of this sum and deduct it from the cash advance you receive on completion. Please do not cancel any Direct Debit due to the lender as this will be taken into account when the loan is redeemed.

## 6. Credit history of applicants

Pure Retirement will carry out a credit search on application. We reserve the right to reject applications subject to the results of the credit search.

**7. Your property valuation**

Pure Retirement will need to obtain a mortgage valuation report. This is a limited report and is not a survey of the property. It is prepared for Pure Retirement’s purposes only.

Please confirm the details of the person we can contact to make arrangements for the valuation:

	<b>Property currently owned</b>	<b>Property is being purchased</b>
Who is the person we should contact?	<input type="checkbox"/> Applicant <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Sibling <input type="checkbox"/> Friend <input type="checkbox"/> Neighbour <input type="checkbox"/> Attorney <input type="checkbox"/> Other	<input type="checkbox"/> Estate Agent <input type="checkbox"/> Site Agent <input type="checkbox"/> Vendor <input type="checkbox"/> Other
Name	<input type="text"/>	<input type="text"/>
Company name		<input type="text"/>
Address		<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Any contact preferences?	<input type="text"/>	<input type="text"/>
Any access issues at the property to be valued?	<input type="text"/>	<input type="text"/>

**If the property is being purchased, what is the source of the deposit?**

Equity in property already owned	<input type="checkbox"/>	Vendor gifted deposit	<input type="checkbox"/>	Loan	<input type="checkbox"/>
Existing savings	<input type="checkbox"/>	Builder gifted deposit or incentive	<input type="checkbox"/>	Other	<input type="checkbox"/>
Gifted deposit	<input type="checkbox"/>	Under value transaction	<input type="checkbox"/>		



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## 8. Loan purposes

Initial loan amount

£

Total loan amount

£

What are the initial loan funds to be used for? (Please tick all that apply)	Approximately how much will be used for this purpose?
<input type="checkbox"/> Home improvements (General)	£
<input type="checkbox"/> Home improvements (Extension/Structural)	£
<input type="checkbox"/> Gift - Family/Friends	£
<input type="checkbox"/> Contingency fund	£
<input type="checkbox"/> Car	£
<input type="checkbox"/> Holiday	£
<input type="checkbox"/> Lifestyle Improvements	£
<input type="checkbox"/> Pay off debts	£
<input type="checkbox"/> Paying off a mortgage	£
<input type="checkbox"/> Paying off a lifetime mortgage	£
<input type="checkbox"/> Care in the home costs	£
<input type="checkbox"/> Mortgage set up costs	£
<input type="checkbox"/> Will/LPA	£
<input type="checkbox"/> Income	£
<input type="checkbox"/> Second home / Holiday home	£
<input type="checkbox"/> Cosmetic & Dental	£
<input type="checkbox"/> New leisure vehicle	£
<input type="checkbox"/> Funeral plan	£
<input type="checkbox"/> Lease extension	£
<input type="checkbox"/> Emergency fund	£
<input type="checkbox"/> Purchase a new main residence	£
<input type="checkbox"/> Other	£

**If home improvements (General)**

Please provide a breakdown of the works:

**If home improvements (Extension/ Structural)**

Please provide a breakdown of the works:

Will it remain habitable during the works?

Yes
  No
  Unknown

What % will it increase the footprint of the property by?

If there will be an extension, will this be a single storey?

Yes
  No
  Unknown
  N/A

Will all works comply with the necessary building regulations and planning permissions where necessary?

Yes
  No
  Unknown

What is the new % of the flat roof after works have been carried out?

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## If gift for family / friends

	Who is the gift for? (e.g. Son, Daughter)	Gift amount	What is the gift for?
Gift 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gift 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gift 3	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gift 4	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gift 5	<input type="text"/>	<input type="text"/>	<input type="text"/>

## If emergency fund / lifestyle improvements / contingency fund / income / other

Please provide further details on how the money will be used for each of these objectives as applicable:

## If care in the home

Is this full time in-home care?

Yes  No  Unknown

Who is the care being provided for?

Applicant 1  Applicant 2  Other  Unknown

Please provide further details about the care being provided:

## If lease extension

How many years will be remaining once the lease is extended?

**9. Details of your solicitor (not mandatory for additional borrowing)**

Pure Retirement will appoint their own solicitor to represent them. You will need to appoint a firm to represent you.

Name of contact	<input type="text"/>
Name of company	<input type="text"/>
Address	<input type="text"/>
	Postcode
Contact telephone number	<input type="text"/>
Contact email address	<input type="text"/>
Additional information	<input type="text"/>

**10. Bank account details (only applicable if additional borrowing)**

**Please complete the details of the bank account you wish the monies to be transferred into**

Name of account holder(s)*	<input type="text"/>
Name of bank	<input type="text"/>
Sort code	<input type="text"/>
Account number	<input type="text"/>

\*If your lifetime mortgage is in joint names and you wish the monies to be transferred in to a sole account, please could the applicant who is not receiving the additional borrowing funds into their bank account, sign and date the declaration below.

**I authorise that the additional borrowing funds should be paid into the above bank account.**

Signed	<input type="text"/>
Print name	<input type="text"/>
Date	<input type="text"/>

## 11. Using your personal information

Personal information which you provide to Pure Retirement will be used to pursue our legitimate interest and in the following ways:

- To set up and administer your Lifetime Mortgage
- To calculate the amount you can borrow
- For complaints analysis (if appropriate)
- For research and statistical analysis
- For fraud prevention
- To share with our funder, Just Retirement Money Limited (please see their privacy policy at [www.pureretirement.co.uk/external/just/privacy-policy](http://www.pureretirement.co.uk/external/just/privacy-policy))
- For regular reporting to the FCA (Financial Conduct Authority)

To complete our processes and administer your plan, we may have to share your information with our service providers and credit reference agencies. These organisations will not use your information for any other purpose. We may also need to share information with your financial adviser and solicitor.

To apply for a lifetime mortgage with Pure Retirement Limited, it is a requirement for you to provide the personal data requested. If this data is not provided we will not be able to process the application.

We may transfer or otherwise dispose of the benefit of the proposed loan to any person without further reference to you. By signing the declaration you will be consenting for us to dispose of any loan should we so wish. Pure Retirement may disclose information relating to you, the property, the loan and the conduct of the loan account to any transferee or potential transferees of the loan.

To complete our processes we may have to share your information with other third parties. This information will not be used for any other purpose. We will not disclose any of your information to any other body or organisation except to prevent fraud or if required to do so by law.

Your information will only be used when necessary and will only be available to those who need to see it. When you sign the declaration on page 15 of this form you will be consenting for us to use any sensitive information for the purposes above.

We will keep your personal data for 12 years after the redemption of the mortgage contract if your application proceeds to completion in order to fulfil our regulatory requirements. If your application does not proceed to completion we will keep your data for 6 years for regulatory purposes.

You have the right to access all of your personal data that we store and to apply to rectify or object to the processing of your personal data. Requests can be made in writing to, The Data Protection Officer, Pure Retirement Limited, 2200 Century Way, Thorpe Park, Leeds LS15 8ZB. There will be no charge for accessing your data.

You have the right to complain about the way we use or process your data to the Information Commissioner's Office on 0303 123 113 or through their website [www.ico.org.uk](http://www.ico.org.uk).

If you need any further information, please contact the **Pure Retirement Data Protection Officer** on **0844 854 2120** or email [info@pureretirement.co.uk](mailto:info@pureretirement.co.uk). Alternatively you may contact us in writing at **Pure Retirement Ltd at 2200 Century Way, Thorpe Park, Leeds, LS15 8ZB.**

## 12. Customer's declaration and authorisation

### **By signing this declaration I/we agree that:**

This Lifetime Mortgage will be administered on an interest roll-up basis in accordance with the terms of the Mortgage, the Lifetime Mortgage Conditions and the terms and conditions of the Offer of Loan.

I/we will inform Pure Retirement if any of the information contained in this application changes before the Lifetime Mortgage is advanced.

A mortgage valuation report will be arranged by Pure Retirement. This report is intended solely for the purpose of considering this application for a loan and is not intended to be a detailed inspection of the property.

Neither Pure Retirement nor its valuer give any warranty as to the condition or value of the property and that it is for me/us to satisfy myself/ourselves as to the value and condition of the property.

I/we will keep the property fully insured until the loan is fully repaid.

A condition of applying for a loan is that Pure Retirement needs not give any reason if declining the application. I/we will not let the property without prior authorisation from Pure Retirement.

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 give Pure Retirement permission:**

To transfer or otherwise dispose of the benefit of the proposed loan, mortgage or other security for the loan if it so wishes, to any person(s) with reference to myself, and I acknowledge that all references to 'the lender' will include any such transferee.

To make searches at credit reference agencies who will supply credit information and information from the electoral register. The agencies will record details of the search whether or not the application proceeds.

### **I/we declare that:**

I/we am/are over 55 years of age.

I/we are resident in the United Kingdom.

I/we have received a personalised Key Facts Illustration and Key Facts about my/our Financial Adviser's services document.

I/we have received a report from my Financial Adviser explaining why this Lifetime Mortgage is suitable for me/us.

I/we have received a copy of the Lifetime Mortgage product literature which explains the nature of this type of mortgage loan and the potential implications of entering into this arrangement.

I/we confirm that if this Lifetime Mortgage is being used to consolidate debt that my Financial Adviser has discussed with me/us the implications of consolidating unsecured debt into secured debt, and the consequences of rolled-up interest.

I/we have been advised to notify and consult with any other person(s) who may have an interest in the property offered as security for this Lifetime Mortgage.

I/we confirm that my/our Financial Adviser has explored all reasonable alternative avenues of obtaining funds with me/us and has recommended a lifetime mortgage as the most suitable product.

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I/we apply for a loan to be made on the security of the property according to the terms and conditions applicable to the Lifetime Mortgage. Following loan completion, any fees or disbursements outstanding will be debited to the mortgage.

To the best of my/our knowledge and belief, the information on this application and any previous statements and particulars I/we have submitted to Pure Retirement are true and complete.

I/we have read the notice regarding the use of my/our personal information.

	<b>First Applicant</b>	<b>Second Applicant (if applicable)</b>
Signature(s)	<input type="text"/>	<input type="text"/>
Date(s) signed	<input type="text"/>	<input type="text"/>
Power of Attorney application?	<input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes' please enclose a copy of the Power of Attorney.	

A copy of the lifetime mortgage conditions and your completed application form are available on request.

**13. Confirmation of identity (not mandatory for Porting/Moving your account to new property)**

Adviser's confirmation of verification of identity of a private individual introduced by a regulated firm.

**First applicant details** (see explanatory notes below)

Full name of customer

Current address

Postcode

Previous address if individual has changed address in the last three years

Postcode

Date of birth

**Confirmation**

I/we confirm that:

- (a) the information in the section above was obtained by me/us in relation to the customer;
- (b) the evidence I/we have obtained to verify the identity of the customer: (tick only one)

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group; or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

**N.B. Please note Pure Retirement Limited will conduct its own verification of identity via its conveyance solicitor.**



# Pure Heritage Adviser Application Form

## Second applicant details (see explanatory notes below)

Full name of customer

Current address

  

Postcode

Previous address if individual has changed address in the last three years

  

Postcode

Date of birth

## Confirmation

I/we confirm that:

- (a) the information in the section above was obtained by me/us in relation to the customer;  
(b) the evidence I/we have obtained to verify the identity of the customer: (tick only one)

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group; or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

## Details of introducing firms (or sole trader)

Full name of regulated firm (or sole trader)

FCA reference number

**Explanatory notes**

1. A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a Power of Attorney, the identity of that person must also be verified, and a confirmation provided.
2. This confirmation must carry an original signature, or an electronic equivalent.

**14. Adviser's declaration**

Name of adviser	
Company name	
FCA / Network number	

From 1st August 2007, ERC members will only accept business from advisers who hold a suitable lifetime mortgage qualification.

**I confirm that this application is made under Pure Retirement Limited's 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 Pure Retirement Limited's current lending criteria and that the information provided is correct.**

**I confirm that I have passed an appropriate examination in Home Reversion Plans/Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised this Equity Release advice and recommendation.**

I confirm I have verified the age of the customer(s) by (e.g. Passport, driving license etc.)

Applicant 1	
Applicant 2	
Attorney 1, if applicable	
Attorney 2, if applicable	

Please note that you will need to provide us with evidence of how you have verified the identity of the Applicant(s).

Signature of adviser/ supervisor	
Date	

**15. Once this application is completed:**

Send the main application, with attachments to:

**The Administration Manager  
Pure Retirement Limited,  
2200 Century Way,  
Thorpe Park,  
Leeds,  
LS15 8ZB**

# Pure Heritage Adviser Application Form

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Notes

## Financial Conduct Authority (FCA)

Tel: 0800 111 6768

Web: [www.fca.org.uk](http://www.fca.org.uk)

## Equity Release Council

Tel: 0844 669 7085

Web: [www.equityreleasecouncil.com](http://www.equityreleasecouncil.com)

## Complaints

We hope you will be delighted with our service. But, if we fall short and you wish to complain, please write to our Complaints Officer at the address in the 'How to contact us' section. We will send you an acknowledgement together with a copy of our internal complaint handling procedure. If you are not happy with the outcome of our investigation, you can then take the matter up with:

The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR  
Tel: 0845 080 1800  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



Providing solutions for your future

Pure Retirement Limited, 2200 Century Way,  
Thorpe Park, Leeds, LS15 8ZB

**Tel: 0113 366 0599**

**Email: [info@pureretirement.co.uk](mailto:info@pureretirement.co.uk)**

**[www.pureretirement.co.uk](http://www.pureretirement.co.uk)**

Company registered in England and Wales No. 7240896.

Pure Retirement Limited is authorised and regulated by the  
Financial Conduct Authority.

FCA registered number 582621.

[www.equityreleasecouncil.com](http://www.equityreleasecouncil.com) Tel: 0300 012 0239