

# MORTGAGE IN RETIREMENT SUPPLEMENTARY APPLICATION FORM



APPLICANT NAME(S):

MORTGAGE ACCOUNT NUMBER:

**PLEASE COMPLETE THIS SUPPLEMENTARY FORM AS FULLY AS POSSIBLE, FAILURE TO DO SO MAY DELAY THE PROCESSING OF YOUR MORTGAGE APPLICATION**

You have requested a term of  years which extends the Mortgage beyond normal retirement age. At this time, it is possible that your income(s) may reduce and you will need to have a plan in place to cover the mortgage repayments. Please confirm the following:

1. Please advise the planned retirement age for all applicants?

2. Detail the source(s) of income(s) / capital you expect or plan to use to meet payments in retirement broken down by source giving anticipated values where possible. Documentary evidence must be provided to support this income. (Please continue on a separate sheet of paper if necessary).

3. Please confirm your understanding that the mortgage runs beyond normal state retirement age.

4. Please provide any other information which you believe may be relevant in supporting your application particularly in relation to making the mortgage payments after retirement. (Please continue on a separate sheet of paper if necessary).

**IF YOU HAVE ANY QUESTIONS OR CONCERNS REGARDING THE SUITABILITY OF YOUR FINANCIAL ARRANGEMENTS WHICH ARE INTENDED TO PROVIDE YOU WITH A RETIREMENT INCOME YOU SHOULD OBTAIN THE ADVICE OF A FINANCIAL ADVISOR BEFORE PROCEEDING FURTHER.**

FOR JOINT APPLICANTS

We have considered the implications for the survivor should the death of one of us occur during the term of the mortgage and understand that the survivor will still have an obligation to meet the monthly mortgage payments. We have also considered the additional costs that may need to be met in relation to care. We consider our income, protection and care fees planning provisions, such as life assurance, investments or plans to downsize, to be satisfactory in order to meet our financial obligations.

We confirm that no advice has been provided by Family Building Society as to the suitability of any pension arrangements or investments intended to provide me / us with a retirement income.

FOR SOLE APPLICANT

I have considered the implications of the additional costs that may need to be met in relation to care. I consider my income / protection and care fees planning provisions, such as investments or plans to downsize or sell, to be satisfactory in order to meet my financial obligations.

I confirm that no advice has been provided by Family Building Society as to the suitability of any pension arrangements or investments intended to provide me / us with a retirement income.

FIRST APPLICANT	SIGNED:	<input type="text"/>	DATE:	DD	MM	YYYY
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SECOND APPLICANT	SIGNED:	<input type="text"/>	DATE:	DD	MM	YYYY
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