

Aviva lifetime mortgages

Flat enquiry template

When completing this form please download and open in Adobe Acrobat

To help us assess whether the property meets our lending criteria, please ensure all questions on this form are answered.

If the borrower(s) lives in a Multi-Storey Flat in England, Wales or Northern Ireland, please complete page 2.

If the borrower(s) lives in a Multi-Storey Flat in Scotland, please complete page 4.

Please email the completed form to equityreleasefapresales@aviva.com

We are unable to lend on age restricted flats, retirement properties and for customers under the age of 55.

Please do not provide any specific or personal information relating to the borrowers on this form unless where asked to do so.

Multi-Storey Flat in England, Wales or Northern Ireland

How many storeys are in the block?

Which floor is the flat on?

How many bedrooms are in the flat?

Full address of the property.

What is the age of the youngest borrower?

How many years are remaining on the lease?

The sum of the years remaining on the lease plus the age of the youngest borrower must equal at least 160. For example, if the youngest borrower is 65, at least 95 years must be left on the lease. If the sum of the youngest borrower's age and the lease length is exactly 160, please provide the end date of the lease. The minimum lease length required is 75 years regardless of the youngest borrower's age.

Was the flat previously owned by a local authority, housing association or a similar organisation?

Is there a lift in the block?

How much ground rent is payable each year?

If the borrower receives a combined ground rent and service charge bill, please provide these amounts separately.

How often is ground rent reviewed and by what measure (e.g. Retail Price Index or similar index, doubles every ten years etc)?

How much is the service charge each year?

Are the borrower(s) aware of any planned major works or maintenance to the building?

Yes No

If yes, please provide further details.

Multi-Storey Flat in England, Wales or Northern Ireland (Continued)

Have the borrower(s) been asked to contribute towards the planned major works or maintenance?

Yes No

If yes, please confirm the amount.

Please let us know if there are any unusual characteristics about the property that we may need to take into consideration, for example are there any restrictions, is the property listed?

Estimated property value.

Please provide details of who owns the freehold of the building.

Is there a management company in place? If not, what are the arrangements for shared maintenance of the building?

Is the property covered by block insurance?

If the property has been built or converted within the last 10 years, does it have National House Building Council (NHBC) warranty?

Yes No

If no, please tell us the name of the building warranty or Professional Consultant's Certificate (PCC) Provider.

Please see **UK Finance** for details of acceptable building warranties (6.7.1) and PCC information (6.7.4).

Multi-Storey Flat in Scotland

How many storeys are in the block?

Which floor is the flat on?

How many bedrooms are in the flat?

Full address of the property.

Was the flat previously owned by a local authority, housing association or a similar organisation?

Is there a lift in the block?

How much is the service charge each year?

Are the borrower(s) aware of any planned major works or maintenance to the building?

Yes No

If yes, please provide further details.

Have the borrower(s) been asked to contribute towards the planned major works or maintenance?

Yes No

If yes, please confirm the amount.

Please let us know if there are any unusual characteristics about the property that we may need to take into consideration, for example are there any restrictions, is the property listed?

Estimated property value.

Is there a 'factor' (management company) in place?

Please specify which insurance the property is covered by, block or individual insurance?

If the property has been built or converted within the last 10 years, does it have an NHBC warranty?

Yes No

If no, please tell us the name of the building warranty or Professional Consultant's Certificate (PCC) provider.

Please see **UK Finance** for details of acceptable building warranties (6.7.1) and PCC information (6.7.4).