Lifetime Mortgage

Application Form

This form summarises the content of your application for a mortgage with Legal & General as provided by yourself to your mortgage adviser. Please read the content and contact your adviser if any of the information is incorrect or has changed. If all of the information is correct please keep a copy for your records. This is not a formal mortgage offer and is provided for information purposes only.

Adviser details	
Name of Adviser:	
Company Name:	
Address:	
Postcode:	Email:
Contact number:	
FCA Number:	
Mortgage Club:	
Application Ref:	Date application submitted:
Product:	
Which service are you provid	ing your client with?
	Advised: Not Advised:
How was the advice provided?	Face to face: Telephone: Video Call:
Is your client remortgaging th	neir current property or purchasing a new property?
	Remortgage: Purchase:



Estimated value (remortgage):	£		Purchase price (if p	urchasing):	£	
How much does twish to borrow?:	:he applicant	£		Interest rate (MER 9	%):		%
Monthly Interes	t Payments:						
Does the applicar	nt wish to make m	nonthly interest	payments?:	Yes:	No:		
Chosen Monthly I	nterest Payment:		£		fer to the definit k of this form fo		
Inheritance Prot	tection:						
Percentage of net	t sale proceeds to	protect:		%			
Purpose of loar	n (for remortga	ge)					
How will the loan amount				Amount:	£		
be allocated?				Amount:	£		
				Amount:	£		
				Amount:	£		
			_	Δmount:	1 f		
				Amount:	£		
				Amount: Amount:	£		
If applicant has any o	other purposes for th	e loan, these are s	hown in the add		£	n form.	
			hown in the add	Amount:	£	n form.	
			hown in the add	Amount:	£	n form.	
Source of depo			hown in the add	Amount: ditional sheets at the end o	£ of the applicatio	n form.	
Source of depo What is the source of the			hown in the add	Amount:	£	n form.	
Source of depo What is the source of the deposit?			hown in the add	Amount: ditional sheets at the end o	£ of the applicatio	n form.	

Applicant details	Applicant 1	Applicant 2
Title:		
First name:		
Middle name:		
Surname:		
Gender:	Male: Female:	Male: Female:
Date of birth:		
Current age:		
Nationality:		
Marital status:		
Relationship with first a	oplicant:	
Address:		
Postcode:		
Is the applicant known	by any other name?:	
If 'yes' please provide details below.	Yes: No:	Yes: No:
Title:		
First name:		
Middle name:		
Surname:		
If applicant has any other pro	evious names, these are shown in the additional sheets at t	the end of the application form.

Residential Status:		
	From: To:	From: To:
Does the applicant have the right to reside in the UK?:	Yes: No:	Yes: No:
Length of Residency in UK:	Years Months	Years Months
Has the applicant ever had a UK address?:	Yes: No:	Yes: No:
Has the applicant lived less than 3 years at the current address?	Yes: No:	Yes: No:
Previous Residential status:		
Previous address(es) (if changed within last 3 years):		
Postcode:		
Time at previous address(es):	From: To:	From: To:
If applicant has any other prapplication form.	revious addresses within the last 3 years, these are shown in	n the additional sheets at the end of the
Contact details		
Please tick preferred metho	d of communication.	
Tel. Home:		
Tel. Work/ Mobile:		
Email:		
Special requirements		
Does the applicant require printed communication in a different format?	Yes: No:	Yes: No:
Format required:		

Applicant 1

Applicant 2

Applicant details cont'd

Power of Attorney	Applicant 1	Applicant 2
Is there a Power of Attorney acting on behalf of the Applicant for this transaction?:	Yes: No:	Yes: No:
Power of Attorney det	ails	
Is the attorney a company?:	Yes: No:	Yes: No:
Company name:		
POA Type:		
POA Authority:		
Is the POA document stamped and sealed by Office of Public Guardian?:	Yes: No:	Yes: No:
Special requirements		
Does the attorney require printed communication in a different format?:	Yes: No:	Yes: No:
Format required?:		
Attorney personal det	rails	
Title:		
First name:		
Middle name:		
Surname:		
Date of birth:		
Address:		
Postcode: Contact telephone		
number:		
Email:		
If applicant has any other or	ccupants to the property, these are shown in the additiona	I sheets at the end of the application form.

Financial commitments	Applicant 1	Applicant 2
Current residential mortgage	For joint applications, if mortgages only once or entered as zero.	or other commitments are shared, the information should be given
Residential mortgage balance outstanding:		£
Name of lender:		
Other secured loans		
Name of lender	Outstanding balance	Repay on completion Name of applicant
	£	
	£	
	£	
If applicant has any other additional se	cured loans, these are shown in the ac	dditional sheets at the end of the application form.
Applicant financial details	Applicant 1	Applicant 2
For all definitions in this document, ple	ase refer to the definitions section at t	he back of this form.
Does the applicant have any County Court Judgment (CCJ's)?:	Yes: No:	Yes: No:
Does the applicant have any IVA's?:	Yes: No:	Yes: No:
Has the applicant been declared bankrupt?:	Yes: No:	Yes: No:
Has the applicant obtained a debt relief order?:	Yes: No:	Yes: No:
Does the applicant have convictions or pending prosecutions for acts of dishonesty, theft or fraud?:	Yes: No:	Yes: No:
If applicant has any CCJ's, previous IVA	4's, bankruptcies or debt relief orders, t	hese are shown in the additional sheets at the end of the application.

Security address			
Address:			
Postcode:			
Initial property question	ons		
Is the property being used	d as security located in England, Mainland Scotland or Wale	s? Yes:	No:
Will all applicants own the	e property when the loan completes?	Yes:	No:
Will the property being us	ed as security be the main residence on completion?	Yes:	No:

Additional property details

What type of property is it, e.g. house, bungalow?	
What type of property is it, e.g. detached, terraced?	
Original purchase price (if remortgage and you have been in property less than 6 months) Original purchase date (if remortgage and you have been in property	£
less than 6 months)	
How many storeys are there in the block of flats?	
On which floor is the flat situated?	
Is there access to the flat via a lift?	Yes: No:
Has the property been built in the last 10 years?	Yes: No:
Is the property still under construction?	Yes: No:
Is there a National House Building Council (NHBC) or equivalent certificate?	
When was the property built?	
How many bedrooms does the property have?	
How many kitchens does the property have?	
How many bathrooms does the property have?	
Type of sale (if purchase)?	
What is the property tenure?	
What term is remaining on the lease?	Years
How much is the ground rent (per year)?	£
How much is the service charge (per year)?	£
Wall construction type	
Roof construction type	
Is the property over or adjacent to a retail or a business premise?	Yes: No:
If yes, please provide a brief description including nature of business and location, e.g. property is next to a hairdressers	
Is any part of the property or land to be used for commercial purposes?	Yes: No:
Type of business	

Additional property details cont'd

Percentage of property used for business	%
Is the property now, (or previously been), a Housing Association (HA), Local Authority (LA) or Ministry of Defence (MOD) property?	Yes: No:
Is the property classed as sheltered accommodation?	Yes: No:
Is the property subject to agricultural restrictions?	Yes: No:
Does the property include more than 5 acres of land?	Yes: No:
Is the property listed?	Yes: No:
What is the listed property grade?	
Is there any element of flying freehold?	Yes: No:
Percentage of flying freehold	%
Is any part of the roof flat?	Yes: No:
What percentage of the roof is flat? (Please disregard any flat roof on the garage or dormers)	%
Has property flooding taken place in the last five years?	Yes: No:
Has the property suffered from subsidence?	Yes: No:
Has the property suffered from landslip or heave?	Yes: No:
Is the affect on the property ongoing or being monitored by a surveyor or has the property been underpinned in the last 5 years?	Yes: No:
Does the property have any age restrictions?	Yes: No:
Fee payable on resale as a percentage of the sale price (if there is no fee payable on resale, please enter '0').	%
Does the property have an annex?	Yes: No:
Does the property have extensions that exceed over 50% of the overall property?	Yes: No:
Are there solar panels installed at the property?	Yes: No:
Are the solar panels owned outright?	Yes: No:
Is the property in a good state of repair and will it be maintained to this standard?	Yes: No:

Existing lifetime mortgag	es or applications			
Does the applicant(s) have a	mortgage with Legal and Ger	neral Home Finance?	Yes:	No:
Account Number:	(If selected '	yes' above)		
Does the applicant(s) have a	ny current applications with L	egal and General Home Finance?	Yes:	No:
Account Number:	(If selected '	yes' above)		
Access details				
Valuation Type:				
Details of who to contact to	arrange valuation			
Please provide contact detail	s so valuation of the property	r can be arranged:		
Contact:				
Contact Name:				
Contact Telephone number:				
Contact email address:				
Please provide any additiona information which will help the Valuer to gain access:	I			
Other occupants				
Upon completion, will there boon this application?	e any other occupants living	at the property who are aged 17 or	over and are not r	named
First Name:	Surname:	Date of birth: Rela	ationship:	
If applicant has any other occupan	ts to the property these are shown	n in the additional sheets at the end of the	application form	

Solicitor's details						
						_
Solicitor contact name:						
Firm name:						
Solicitor address:						
Postcode:			DX numb	er:		
Telephone number:			Fax numb	per:		
Email address:						
Keeping your customer inf	ormed	Applica	nt1	Applic	ant 2	
From time to time we'd like to oppoducts and services. If you'd	•					
You can opt out of Legal & Gen details to us at LGRRoptout@la		nent (part of Le	egai & Generai) marki	eting at any time by	emailing your	
Please contact by phone:		Yes:	No:	Yes:	No:	
Please contact by post:		Yes:	No:	Yes:	No:	
Please contact by email:		Yes:	No:	Yes:	No:	
Please contact by text:		Yes:	No:	Yes:	No:	

Instruction to your bank or building society to pay by Direct Debit



LEGAL & GENERAL HOME FINANCE LTD PO Box 17225, Solihull, West Midlands B91 9US

Account name:		
Account Number:		
Sort code:	Service user number:	448189
Reference:		
Bank details:		Postcode:
Preferred payment date:		

Instruction to your bank or building society

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

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 Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Home Finance Limited to collect a payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit, by Legal & General Home Finance 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 refund you are not entitled to, you must pay it back when Legal & General Home Finance Limited 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.

Direct Debit Declaration

I confirm the applicant(s) have:

- 1. Confirmed they are the holder(s) of the above account.
- 2. Confirmed there are no other holders on the above account and that they are the only signatory / signatories.
- 3. Checked to confirm the above account details are correct.
- 4. Provided authorisation for this Direct Debit Instruction and the Direct Debit Guarantee has been read by / read to all applicants.
- 5. Been advised that the company name appearing on their bank statement against this Direct Debit is "Legal & General Home Finance Limited".
- 6. Been advised that their Direct Debit will not be lodged on their bank account until the mortgage application has been completed.

Terms of Business		
I have/the named adviser has read and agree to be bound by Legal & General Home Finance Terms of Business.	Accept declaration	
Privacy notice		
Please read the following statement to the applicant(s) (or Power of Attorneys where appropriate) and provide them with a copy of the customer privacy notice 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."		
Our Customer Privacy Notice can be found on our website. www.legalandgeneralgroup.com/services/privacy-policy/		
I have/the named adviser has discussed and agreed these declarations with the applicant and with a copy of the Customer Privacy Notice.	have provided them	
	Accept declaration	

Adviser declaration

By submitting this application, you declare that:

I have/the named adviser has passed (and currently hold/s) an appropriate examination in Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have/the named adviser has provided/supervised this 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.

You will advise us if there are any other material facts that could influence the outcome of this loan application.

The applicants, or Power of Attorneys where appropriate, have been provided with:

- · An illustration for this lifetime mortgage.
- Information explaining why this Mortgage is suitable for them (Suitability Report).
- A copy of Legal & General Home Finance's 'All you need to know' Mortgage product literature.
- · A copy of Legal & General Home Finance's Privacy Notice.

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 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 or Legal & General Home Finance directly,
 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 applicant's, or Power of Attorneys, where appropriate, information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, credit reference 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 applicant.

By ticking this box you accept all of these declarations and confirm you wish to submit this application on behalf of the applicant.

Accept declaration	
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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 will accept properties where the annex is occupied but only with a maximum of two family members or a live in carer.

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.

Chosen monthly interest: Your client can choose to pay any amount between £25 and the full monthly interest each month. If the full monthly interest each month is less than £25, your client must pay the full monthly interest charge. Your client won't be able to change the amount of their monthly interest payments but can choose to stop making their monthly interest payments at any time. If they do stop the unpaid interest is added to the loan monthly. This means that interest is charged on the loan amount plus any unpaid interest.

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.

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 into 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 UK Finance (formally the 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/lifetimemortgages 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.

Legal & General Home Finance Limited is a wholly owned subsidiary of Legal & General Group plc. Registered in England and Wales number 04896447.

Additional information

How will the loan amount be allocated?	Purpose of loan (if remor	tgage):	
Amount E			Amount: £
Source of deposit (if purchase):	amount be allocated?		
What is the source of deposit? Amount. £ Amount. £ Amount. £ Amount. £ Amount. £ Amount. £ Amount. £ Amount. £ Amount. £ Is the applicant known by any other name? Amount. £ It is the applicant known by any other name? Applicant 2 Title: Image: Applicant known by any other name? Middle name. Image: Applicant known by any other name? Middle name. Image: Applicant known by any other name? Middle name. Image: Applicant known by any other name? Middle name. Image: Applicant known by any other name? Title: Image: Applicant known by any other name?	Source of deposit (if pure	hase).	,
Amount E		mase).	
Amount: E Applicant 2 Applica			Amount: £
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Is the applicant known by any other name?: Applicant 1 Applicant 2 Title: First name: Middle name: Surname: Middle name: Surname:			Amount: £
Is the applicant known by any other name?: Applicant 1 Applicant 2 Title: First name: Middle name: Surname: Title: First name: Middle name: Surname: Title: Title: First name: Middle name: Surname: Title: First name: Middle name: Surname: Title: Title: First name: Middle name: Surname: Title: Title: First name: Middle name: Surname: Middle name: Surname: Middle name: Surname: Middle name:			Amount: £
Title:			Amount: £
Title:	Is the applicant known by	any other name?:	
Title: First name: Middle name: Surname: Title: Title: First name: Middle name: Surname: Title: First name: Middle name: Surname: Middle name:	,		Applicant 2
First name: Middle name: Surname: Title: First name: Middle name: Surname: Middle name: Surname:			
Middle name: Surname: Title: First name: Middle name: Surname: Title: First name: Middle name: Surname: Title: Title: First name: Middle name: Surname: Title: First name: Middle name: Surname: Title: First name: Middle name: Middle name: Surname: Title: First name: Middle name: Middle name: Surname:	Title:		
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Middle name: Surname: Title: First name: Middle name:			
Surname: Title: First name: Middle name:			
Title: First name: Middle name:			
First name: Middle name:	Surname:		
First name: Middle name:	Title:		
Middle name:			
	Surname:		

Applicant 1

Applicant 2

Additional information

Attorney personal det	ails	
(POA 2)		
First name:		
Middle name:		
Surname:		
Date of birth:		
Address:		
Postcode: Contact telephone number: Email:		
Special requirements		
Does the attorney require printed communication in a different format?:	Yes: No:	Yes: No:
Format required?:		
(POA 3)		
First name:		
Middle name:		
Surname:		
Date of birth:		
Address:		
Postcode: Contact telephone number: Email:		
Special requirements		
Does the attorney require printed communication in a different format?:	Yes: No:	Yes: No:
Format required?:		

Attorney personal det	tails (cont'd):	
(POA 4)		
First name:		
Middle name:		
Surname:		
Date of birth:		
Address:		
Postcode: Contact telephone number: Email:		
Special requirements		
Does the attorney require printed communication in a different format?:	Yes: No:	Yes: No:
Format required?:		
(POA 5)		
First name:		
Middle name:		
Surname:		
Date of birth:		
Address:		
Postcode: Contact telephone number: Email:		
Special requirements		
Does the attorney require printed communication in a different format?:	Yes: No:	Yes: No:
Format required?:		

Attorney personal deta	nils (cont'd):	
(POA 6)		
First name:		
Middle name:		
Surname:		
Date of birth:		
Address:		
Postcode: Contact telephone number: Email:		
Special requirements		
Does the attorney require printed communication in a different format?:	Yes: No:	Yes: No:
Format required?:		
Other secured loans: Name of lender:		Repay on completion: Name of applicant:
Other occupants: First Name:	Surname:	Date of birth: Relationship:

Additional information

Applicant financial deta	ils:	
Does the applicant have a	ny County Court Judgment	(CCJ)?: (Only maximum of four will be displayed)
Date registered:	Amount:	Date of satisfaction: Name of applicant:
	£	
	£	
	£	
	£	
	ny IVAs?: (Only maximum of fo	
Date of IVA:	Date IVA satisfied:	Name of applicant:
	salawa dha adaw wata (o l	
Has the applicant been de	eclared bankrupt?: (Only maxii	mum of four will be displayed)
Date of Bankruptcy order:	Date Bankruptcy discharged:	Name of applicant:
Burnaptey order.	discharged.	Nume of applicant.
Has the applicant obtaine	d a debt relief order?: (Only m	naximum of four will be displayed)
Date of	Date debt relief	
debt relief order:	discharged:	Name of applicant: