

## LENDING INTO RETIREMENT DECLARATION

I /we confirm that we have discussed the implications of borrowing past my/our state retirement age with our intermediary and fully understand our financial commitments for the future.

I/we agree with the affordability assessment our intermediary carried out on my/our behalf based on the information I/we provided.

I/we declare that the information submitted to April Mortgages to be correct to the best of my knowledge. I/we confirm it is our intention to continue to work beyond my/our state retirement age to my/our declared age/s below.

I/we are confident that I/we and will be able to meet my/our financial commitments post state retirement age.

Applicant 1 Full Name	Declared Retirement Age
Signature	Date
Applicant 2 Full Name	Declared Retirement Age
Signature	Date

I confirm that the affordability of borrowing beyond state retirement age has been fully discussed based on the information Provided by all applicants and that they are comfortable that they will be able to meet their financial commitments to the end of the mortgage term.

Intermediary Company	
Advisor Name	
Signature	Date