

LENDING PAST STATE RETIREMENT AGE DECLARATION



Application Reference Number:

Please clarify how the customer can work beyond state retirement age in their current role:
(e.g. day-to-day duties, manual role, unsociable hours)

(Please delete as appropriate)

I /we confirm that our intermediary (stated below) has discussed the implications of borrowing past my/our state retirement age.

I/we are in agreement with the affordability assessment completed by our intermediary based on the information I/we have supplied and declare that the details submitted to Kensington are correct.

I/we confirm it is our intention to continue to work beyond my/our state retirement age for the duration of my/our mortgage term.

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

First applicant's full name:	Date:
Signature:	
Second applicant's full name:	Date:
Signature:	

I confirm that the affordability of borrowing beyond state retirement age has been fully discussed with 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:	
Intermediary Name:	Date:
Signature:	