

Before you complete the form

As you've now found your first home, you need to provide a declaration and information to the Conveyancer dealing with your property purchase. This is a HMRC requirement, and it's important it's fully completed or this may cause delays to your withdrawal request.

There are a few notes below both for clarity and to help guide you through the process. We've also added the forms you need to complete. If you would like any help you can contact us on **0161 214 4650** or email us at **insure@unitymutual.co.uk**.

Once completed, you can either email a digital copy to the email address above or send it to our freepost address: **Freepost UNITY MUTUAL**. We need at least 5 working days' notice to release the funds.

How can my funds be used?

You can use funds from your Lifetime ISA to buy your first residential property:

- with other purchasers who may or may not be first time purchasers. There is no limit under the legislation relating to the Lifetime ISA on the number of individuals who can buy a single residential property;
- as joint owner with another person who may already own the property;
- as joint owner with one or more individuals who will also use funds held in their own Lifetime ISA or Help to Buy ISA.
- if you are a UK Crown employee serving overseas (e.g. a member of the armed forces serving abroad), or their spouse or civil partner, you may purchase the property by means of a 'buy to let' mortgage, on the understanding that you will occupy the property as your only or main residence on your return to the UK.

Anything else I should know?

You must:

- purchase a legal interest in land with a loan taken as a charge over the property i.e. a mortgage but not a 'buy to let' mortgage;
- on completion of the purchase immediately occupy the land as your only or main residence;
- on completion of a partially completed dwelling occupy it as your only or main residence.

And remember:

- the amount withdrawn from your Lifetime ISA must be less than the purchase price of your first residential property.
- the maximum purchase price of £450,000 applies irrespective of whether it is a sole or joint purchase.

If you are unsure of how to make a claim, or whether you qualify to claim the proceeds of your Lifetime ISA please do not hesitate in contacting Unity Mutual on **0161 214 4650** or **insure@unitymutual.co.uk**.

Ready to apply

1. Your details

Title	<input type="text"/>	First name	<input type="text"/>									
Middle name(s)	<input type="text"/>					Last name	<input type="text"/>					
Date of birth	<input type="text" value="dd/mm/yy"/>	NI number*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Current address	<input type="text"/>											
	<input type="text"/>										Post code	<input type="text"/>
Telephone	<input type="text"/>					Mobile	<input type="text"/>					
Email	<input type="text"/>											

*National Insurance number. You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, or a letter from the Department of Work & Pensions.

2. Details of the property being purchased

Purchase price of the property	£	<i>This cannot be more than £450,000</i>
Address of the property		
		Post code

3. Lifetime ISA Details

Please provide details of your Lifetime ISA, and the amount to be withdrawn for use by your Conveyancer.

Name of provider	Unity Mutual	Address of provider	Oddfellows House, 184-186 Deansgate, Manchester, M3 3WB
Your Lifetime ISA account number			
I apply to withdraw	<i>Please delete as appropriate</i>	<input type="checkbox"/> Full balance	<input type="checkbox"/> Specific amount - £
If withdrawing the full balance, do you wish to keep your account open		<input type="checkbox"/> Yes	<input type="checkbox"/> No

Current balances can be found at unitymutual.co.uk/customer-centre/my-policy-value

4. Declaration - please ensure you sign and date this section

4a. I declare that:

- I am a first time buyer;
- I will only use the funds I have withdrawn from my Lifetime ISA towards buying my first residential property;
- the funds withdrawn from my Lifetime ISA do not exceed the purchase price of the property;
- the Lifetime ISA(s) from which I am withdrawing funds will have been open for at least 12 months when the withdrawal is made;
- I have not claimed/ I am not claiming a government bonus on funds in Help to Buy: ISA for this purchase or a previous property purchase;
- on completion the property will be my only or main residence, or will become so as soon as it is suitable for use;
- I am purchasing the property as a sole owner or as a joint owner with another individual who may already own the property;

- I am purchasing a legal interest in land with a loan taken as a charge over the property, or as a part of a regulated home purchase plan;
- I am not purchasing the property by means of a 'buy to let' mortgage; OR I am a UK Crown employee serving overseas, or their spouse or civil partner, and am purchasing the property by means of a 'buy to let' mortgage, with the intention of occupying the property as my only or main residence on my return to the UK;
- all funds withdrawn from my Lifetime ISA will pass directly from my Lifetime ISA manager to my conveyancer, who is an eligible conveyancer; and
- I have provided the necessary information and declarations to my conveyancer those investments and cash, and

4b. I authorise and have requested my conveyancer to provide all necessary information and declarations to Unity Mutual.

4c. I declare that the information I have provided is true and complete to the best of my knowledge and belief.

Print name	
------------	---

Sign Here	
-----------	---

Date	dd/mm/yy
------	----------

Once completed, you can either email a digital copy to insure@unitymutual.co.uk or send it to our freepost address: **Freepost UNITY MUTUAL**. We need at least 5 working days' notice to release the funds.