

Completing your Certificate of Continuing Occupancy

As part of your mortgage terms and conditions we need to confirm annually if you still reside in the property.
Please complete the form attached as per the example below and return in the pre-paid envelope.

Certificate of Continuing Occupancy

Your mortgage reference number

10001234

Borrower 1

I can confirm that I am

Mr Howard Example

and that I reside at

31 Example Road, Example Town,
West Yorkshire,
YO89 4HY

Signature

Signature

Date

01/01/2024

Please sign here

Borrower 2

I can confirm that I am

Mrs Anne Example

and that I reside at

31 Example Road, Example Town,
West Yorkshire,
YO89 4HY

Signature

Signature

Date

01/01/2024

Borrower 2 to sign here (if applicable)

Additional Occupiers

No changes? Tick here

☐ There has been no change to the number of occupiers in the property since the loan was taken out

Has anyone else moved in? Tick here and provide their detail below

☒ Are there additional occupiers living in the property since the loan was taken out?

Full Name	Date of Birth	Relationship to you
Justin Example	01/01/1979	Son

If applicable on your account - please refer to your original offer

Direct Debit

Tick here if you do not want to make any changes to your existing direct debits: ☐

If you want to make any changes to your Direct Debit, please provide details in the box provided:

Comments:

Date here

Borrower 2 to input date (if applicable)

Please tick this if you do not want to make any changes to your existing Direct Debit

If you want to make any changes to your Direct Debit, please provide details in the box provided

Confirming the occupancy of your home

During the term of your mortgage we will keep in touch to make sure you're still living in the property in order to keep our records up to date.

We will issue a Certificate of Continuing Occupancy (COCO) once a year, which you will need to complete and return to us. This will be sent to you along with your annual statement, and will need completing in line with the terms of your mortgage.

If you notify us that there is someone new living in the property we will send them an occupier consent form to complete and return.

We advise that the new person receives independent legal advice before signing this document but we do not insist upon it unless this person is your spouse.

Please note, if the new occupant is under 17 years old they do not need to sign an occupier consent form.

If you notify us that one of the borrowers has left the property for any reason we may need to ask for further information. Depending on your loan type, if one of the borrowers has passed we may require a death certificate at this stage (if not already provided) in order to update the account.

As we will need a COCO on file each year, if we've not heard from you within four weeks of sending this:

- We will get in touch with you via telephone or by post to make sure you've received it and to answer any queries you may have about completing it.
- If we've been unable to get hold of you within eight weeks of sending out the form we will arrange for an agent to visit your property to make sure everything is okay. We will always notify you via letter first, so that you can confirm you're still residing at the property and we can cancel the home visit. There may be a cost associated with this service. Please see our Tariff of Charges document for details of our fees.

MyPure

MyPure is our online account management platform designed to enable you to self-manage your lifetime mortgage account via your smartphone, tablet or PC.

You can complete and submit your annual Certificate of Continuing Occupancy online.

Please visit **customer.pureretirement.co.uk** to register for a MyPure account.

www.pureretirement.co.uk