IMPORTANT INFORMATION ABOUT OUR EQUITY RELEASE SERVICES



19A Clifton Street, Lytham, Lancashire, FY8 5EP Tel: 01253 797266

Whose products do we offer?

Equity release products are either Lifetime Mortgages or Home Reversion Plans.

We offer a comprehensive range of equity release products from across the market but not deals that you can only obtain by going direct to a product provider

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What will you have to pay us for our services?	
	No fee. We will be paid commission by the product provider.
	A fee of £590 payable at the outset and £1,000 payable when you apply for a lifetime mortgage or home reversion plan. We will also be paid commission received from the company that lends you money or buys your home
	A fee of £799 payable at the outset and £1,250 payable when you apply for a lifetime mortgage or a home reversion plan. We will refund any commission received from the company that lends you money or buys your home
	A fee of £590 payable at the outset for a lifetime mortgage or home reversion plan. We will also be paid commission from the company that lends you money or buys your home.
You will receive a key facts illustration when considering a particular equity release product which will tell you about any fees relating to it.	
Refund of Fees	
If we charge you a fee, and your lifetime mortgage / home reversion plan does not go ahead, you will receive:	
	A full refund if the company rejects your application
	A refund of £95.00 if the application falls through
	No refund if you decide not to proceed