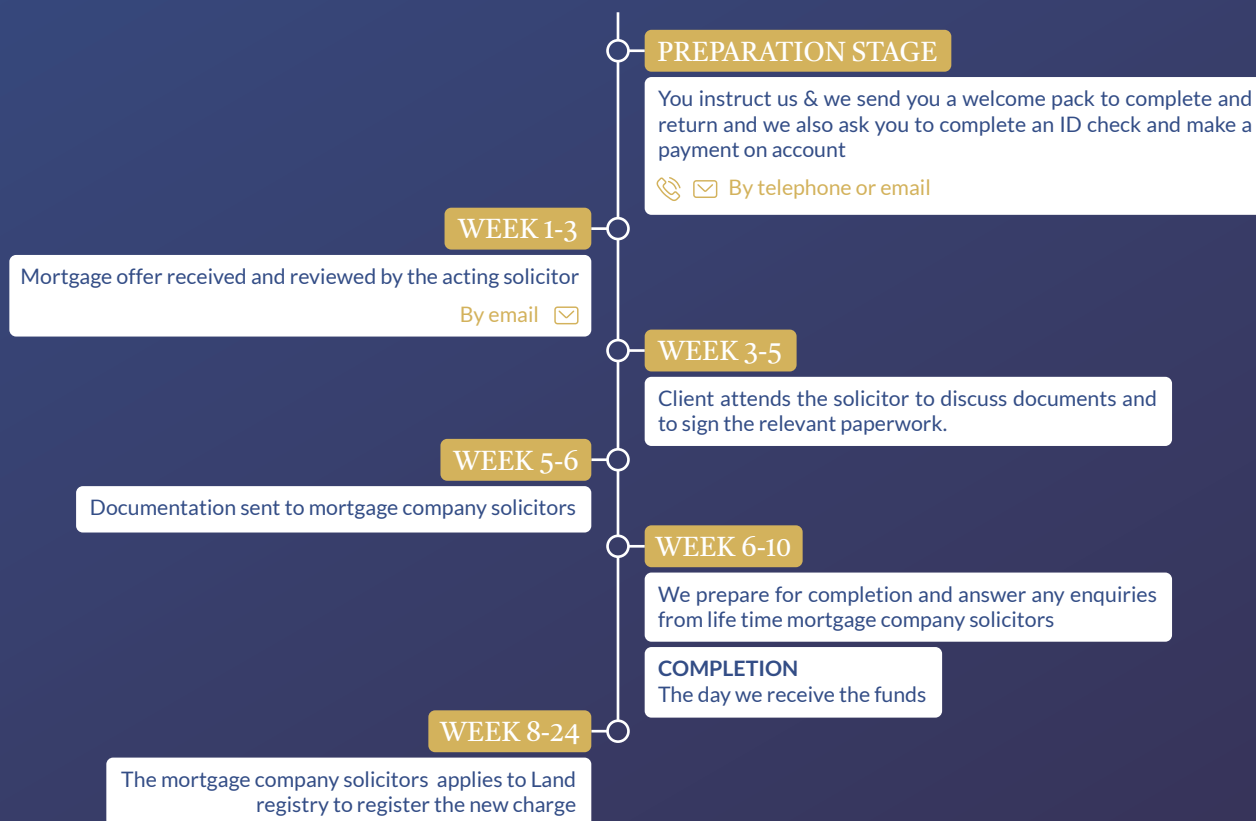


LIFETIME MORTGAGE / EQUITY RELEASE, WHAT HAPPENS NEXT?

APPROX. TIMESCALE



WHAT CAN SLOW DOWN AN EQUITY RELEASE APPLICATION?

Unfortunately, there are some equity release applications which take many months to complete, and there are countless issues which can arise.

Below are some of the more common issues that I have seen which have slowed down equity release:

- Unregistered properties
- Deceased owners on the title deeds
- Lease extensions (where leases are too short for an equity release to proceed)
- Undisclosed information at the advice meeting
- Property down valuations (specifically from unrealistic property estimates)
- Separation agreements
- Properties held in trust
- Applying to the courts of protection
- CCJ's, cautions, and restrictions on the title deeds
- Discrepancies in names of proprietor
- Discrepancies in property address
- Merger of leasehold and freehold

Learn more at

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