

Equity Release and the Duties of Executors

What is Equity Release?

If you own a property, then the equity you have in your property is the difference between the value of the property, less any mortgage you may have on it. Equity release is the term used when you make available some or all of this value whilst continuing to live in the property.

It is possible to release some of the equity in your home to provide yourself with a tax-free lump sum, a regular tax-free income or a facility enabling you to borrow against your property as and when required in the future up to a predetermined level.

Some people find this way of raising capital useful, but it is not considered suitable for everyone. It is important to consider alternative ways of raising money.

With this scheme you can live in your property until you and your partner dies, provided your lifetime mortgage is in joint names. The property is then sold and the proceeds are used to pay the advanced debt. Any surplus will form part of your Estate.

This type of scheme's main points are as follows:

- You must own your own property which needs to:
 - be of brick and mortar construction,
 - be in a reasonable state of repair,
 - be worth over £50,000,
 - be free from a mortgage.
- Both you and your partner need to be over 60 years of age.

If the property is leasehold it will need to have at least 80 years of the lease remaining. The cash you receive can be used to extend the lease if you wish.

One advantage of an equity release loan is that there is no requirement to prove any income or provide information about your credit history.

However, it is vital that you realise that once you have spent this money, it has gone – just as if it had been any other kind of savings or income. You must therefore consider very carefully just how urgent your financial needs are and whether an equity release scheme is the best way of solving the problem.

Write the correct
answers below

Executors

Equity
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property

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be worth over £50,000,
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Table of Contents Legal Secretary Proofreading Test

1. Understanding the eBook Legal Secretary Proofreading Test
 - The Rise of Digital Reading Legal Secretary Proofreading Test
 - Advantages of eBooks Over Traditional Books
2. Identifying Legal Secretary Proofreading Test
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Legal Secretary Proofreading Test
 - User-Friendly Interface
4. Exploring eBook Recommendations from Legal Secretary Proofreading Test

- Personalized Recommendations
- Legal Secretary Proofreading Test User Reviews and Ratings
- Legal Secretary Proofreading Test and Bestseller Lists
- 5. Accessing Legal Secretary Proofreading Test Free and Paid eBooks
 - Legal Secretary Proofreading Test Public Domain eBooks
 - Legal Secretary Proofreading Test eBook Subscription Services
 - Legal Secretary Proofreading Test Budget-Friendly Options
- 6. Navigating Legal Secretary Proofreading Test eBook Formats
 - ePub, PDF, MOBI, and More
 - Legal Secretary Proofreading Test Compatibility with Devices
 - Legal Secretary Proofreading Test Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Legal Secretary Proofreading Test
 - Highlighting and Note-Taking Legal Secretary Proofreading Test
 - Interactive Elements Legal Secretary Proofreading Test
- 8. Staying Engaged with Legal Secretary Proofreading Test
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Legal Secretary Proofreading Test
- 9. Balancing eBooks and Physical Books Legal Secretary Proofreading Test
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Legal Secretary Proofreading Test
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Legal Secretary Proofreading Test
 - Setting Reading Goals Legal Secretary Proofreading Test
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Legal Secretary Proofreading Test

- Fact-Checking eBook Content of Legal Secretary Proofreading Test
- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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