

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 £80,000,
 - 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

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