



Making the most of your property

CROWN
EQUITY RELEASE

How Equity Release works:

As an owner-occupier, you sell all – or part – of your home in return for a lump sum. In addition to the released cash, you continue to live in the property rent-free for the rest of your life, with the same security of tenure as if you still owned the property outright. You can even move house if you want to.

On the death of the surviving partner, the value of that proportion of the property sold reverts to the investing organisation. Any proportion of the equity value retained by the vendors becomes part of the final surviving partner's estate in the normal way.



Your Home: *your greatest asset*

For most owner-occupiers, the largest asset they possess is their home. Yet, unless they sell up and buy something smaller, their equity is tied up in the property and not available for spending.

Now there is an alternative to selling up and moving on. Equity Release. With equity release, you get all the benefits of living in your own home – without having to move – and you get to spend the money tied up in your home in the way that you want and at a time when you can enjoy it.



Crown Equity Release:

an even better deal

And with Crown Equity Release, the deal just got even better. Many companies offering equity-release schemes will only consider a limited range of property types and ownership/occupier circumstances. Because of our specialist knowledge and experience and our network of investor contacts, we are able to make equity-release offers on a far broader range of properties and circumstances:

For example:

- Apartments in converted properties
- Long or short leasehold properties
- No upper limit on property value
- Properties with more than two occupants
- Properties not wholly owned by the vendors
- Properties occupied by owners and tenants
- Properties of owners in poor health
- Properties of owners from age 60.

Look at these typical examples

100% Equity Release – Couple in Detached House

| | |
|--------------------------------|--------------------------|
| Open-market valuation | £750,000 |
| Spouses' ages | Male – 74 Female – 72 |
| Full equity release | £330,000 |
| Typical owners' solicitor fees | – £1,750 |
| Total cash sum released | £328,250 |

50% Equity Release – Single Male in 95-year lease flat

| | |
|--------------------------------|----------------|
| Open-market valuation | £200,000 |
| 50% market valuation | £100,000 |
| Single owner's age | Male – 76 |
| 50% equity release | £55,000 |
| Typical owner's solicitor fees | – £1,000 |
| Total cash sum released | £54,000 |

Our approach is flexible and we will be happy to consider and quote on all properties and circumstances. So, for the peace of mind and cash to spare, contact Crown Equity Release for a no-obligation discussion.

A Home for Life: *with cash to spend*

Are you retired and living on a fixed income?
Wouldn't it be wonderful to be able to:

- 1 Top up your savings
- 2 Take the holiday of a lifetime
- 3 Treat your children or grandchildren
- 4 Make improvements to your home
- 5 Update your car
- 6 Reduce potential inheritance tax liability
- 7 Help your favourite charity.

Now you can, with equity release, free up the investment you made in your home.

Crown Equity Release will buy all or part of your property – providing you with much needed cash now, plus the security of life-time rent-free occupation of your own home.

For further details and to arrange a discussion of your particular circumstances, call

020 8429 1085

or write to

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