

EQUITY LOAN - HOME IMPROVEMENTS

Use this guidance if you wish to undertake home improvements, structural or other alterations to the property (Home Improvements). This does not include routine redecoration of your home.

What do you need to do?

First Steps

- 1. Your reason for Home Improvements
- Your equity loan is a priority debt and for this reason, Home Improvements will only be approved as a result of adverse or unforeseen circumstances such as the onset of ill-health or disability.

If this is the case, please provide evidence of the details of the proposed works and the costs by attaching an estimate to Form F.

- 2. Complete Form F attached and return to us
- 3. Fees
- Please ensure any interest due on your loan (if applicable) is not in arrears.
- You need to pay a non-refundable legal transaction charge of £75 including VAT.

Form F

Derwent Shared Equity Request to undertake Home Improvements	
Your Name:	
Your Address:	
Telephone:	
Property Address:	
Property Postcode:	
Please tell us what improvements or alterations you wish to make:	
What is the reason for wanting to make the improvements or alterations:	
What is the cost of the work:	

Please send the completed form to: Ascent One St Peter's Square Manchester M2 3AF

E: contact@ascent.co.uk T: 0333 010 0067 Monday – Friday 9am-5pm

0333 010 0067
www.ascent.co.uk/derwent