

# EQUITY LOAN - HOME IMPROVEMENTS

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**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


Thirlmere 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](mailto:contact@ascent.co.uk)

T: 0333 010 0067 Monday – Friday 9am-5pm

 0333 010 0067

 [www.ascent.co.uk/thirlmere](http://www.ascent.co.uk/thirlmere)

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