

## OUR GUARANTEE

We are a well established Broker who has a thorough understanding of the market, your needs and individual requirements. We are committed to treating our customers fairly and offer a service that is both professional and friendly.

Because of this we pride ourselves on the fact that we have long standing relationships with many of our customers, whom we've helped many times over the years.

Don't forget we are authorised and regulated by the FSA and adhere strictly to their rules and regulations. We ensure that all of our advisers and staff never forgot our mission statement which is *"to provide first class advice and first class service to our clients, first time, every time"*! So if you are considering Equity Release our staff will be happy to provide you with advice on what is the best route for you.

***We look forward to hearing from you.***

THE  
BRITISH  
MORTGAGE  
AWARDS



WINNER

THE  
BRITISH  
MORTGAGE  
AWARDS

The  
**Mortgage  
Matters**  
partnership 

THE  
BRITISH  
MORTGAGE  
AWARDS



HIGHLY COMMENDED

### AWARD WINNING INDEPENDENT MORTGAGE ADVISORS

*The Mortgage Matters Partnership is authorised and regulated by the Financial Services Authority. Think carefully before securing debts against your home. The overall cost for comparison is 6.8% APR, the actual rate available will depend on your circumstances. Ask for a personal illustration. The fee for equity release advice will be £995.*



## EQUITY RELEASE



***Unite has facilitated the provision of  
Unite Mortgages  
through the  
Mortgage Matters Partnership***

## WHO ARE WE?

*The Mortgage Matters Partnership* is an independent, award winning, nationally based Mortgage and Equity Release brokerage; with over 30 years experience in understanding our clients needs. This experience and our long standing relationships with banks and lenders, enables us to source the best possible products.

Whether you are looking to consolidate existing finance, are considering home improvements or are making a major purchase, we will help you find you the best possible mortgage or Equity Release plan for you at the most competitive interest rates.

## HOW CAN WE HELP?

The Mortgage Matters Partnership is one of a few brokers that specialises in Equity Release. We can enable you to secure your future and live your dreams as you approach your retirement years.

We have developed close relationships with a number of Equity Release providers; and with our team of qualified advisers, we can recommend what Equity Release plan will best suit your needs.

## WHAT IS EQUITY RELEASE?

Providing that you and your partner (if applicable) are over the age of 55, and that you are home owners; then Equity Release could offer you a way to release tax free cash from your home. Cash that you are free to spend on whatever you choose.

Whether you want to repay an outstanding mortgage or other debts, or you want to help children or grandchildren financially; if you want to undertake home improvements, buy a time share abroad or simply want to purchase a new car. Then Equity Release could be the ideal vehicle for you to do this.

## EQUITY RELEASE BENEFITS:

Benefits that you will enjoy from Equity Release are:

- Unlock tax free cash
- Release cash when you want
- Freedom to spend the cash as you please
- Expert, and qualified Equity Release advice
- Guaranteed income for life
- You own your home 100%

In addition to these benefits, portability is guaranteed should you decide to move. There is also no monthly repayment or negative equity for you to worry about.

## WHY IS EQUITY RELEASE BECOMING SO POPULAR?

Firstly, Equity Release is not new, and is authorised and regulated by the Financial Services Authority (FSA). In addition to this providers must be a member of Safe Home Income Plans (SHIP) a body that ensures that providers operate within a strict code of conduct guidelines. Furthermore you can rest assured that your advisor will be fully authorised and qualified to give you expert advice.

Releasing capital from your home is now accepted as a popular method of planning for retirement and boosting your finances. The range of options and plans available has meant that more and more people who are over 55 years old are taking advantage of the equity built up in their homes.

## ARMCHAIR SERVICE

Excellent customer service is the main vein that runs through MMP, so regardless of where you live, and focussing on what time is best for you, our experienced and qualified advisers will meet you where and when is best for you. This is in order to assess your needs and thus advise on the best way forward.

**If you are interested in  
Equity Release, please do not  
hesitate to contact us:**

*Telephone:*

**0844 826 2119**

*or email:*

**unite@mortgage-matters.biz**

*Text:*

**UNITE to 60777**

*Post:*

**8 Stockport Road,  
Altrincham, Cheshire WA15 8ET**