



Do you need help getting your Inheritance sooner?

We know that this can be an upsetting and difficult time. The probate process can be lengthy and there will be a number of important decisions that you will need to make. That's why we designed Inheritance Advance to help make things a little easier when you need it most.

Inheritance Advance

There are many reasons why you might want your inheritance now such as...

- Paying off your current mortgage
- Clearing existing finance/loans to increase disposable income
- Paying for home improvements
- Giving you the deposit to help you move house sooner
- Paying for care costs or education costs

You can take out an Inheritance Advance to access money sooner...

- The probate process is complex and can take up to 12 months or even longer
- With **Inheritance Advance** you get money sooner
- The advance is secured on the inheritance proceeds that you are entitled to
- We can advance up to 60% of your anticipated inheritance monies



12 months

is the average time it takes to access money from an inheritance



1-in-3

UK adults are relying on money from an inheritance

- ✓ No risk
- ✓ No credit checks
- ✓ No monthly repayments
- ✓ No personal liability
- ✓ No charge over property
- ✓ Advance up to 60% of your inheritance
- ✓ The advance and interest are repaid out of your entitlement

"I cannot thank them enough. I just wish I'd found them sooner and would highly recommend anyone needing an advance to use them."

NICOLA, CUSTOMER

Speak to one of our specialist advisors to see how Tower Street Finance can help you.

 **0343 504 7100**

 **info@towerstreetfinance.co.uk**

towerstreetfinance.co.uk

Representative 22.0% APR

Representative example

If you took out an advance of £50,000 (the total amount of credit) and the advance and origination fee were repaid by a single payment out of your inheritance after 1 year, the total amount payable would be £60,977. This is made up of repayment of the advance, interest of £9,977 and origination fee of £1,000. The annual interest rate is 19.6% fixed.

The Inheritance Advance product is a credit agreement which provides you with access to credit which is secured by an assignment of the inheritance monies you are due to receive from the estate (and does not create a charge over any land or property). Access to the product does not rely on your personal credit rating (unless you are an undischarged bankrupt) and, other than in cases of fraud/breach of terms & conditions, repayment of the advance together with accrued interest/fees, is made out of your entitlement to the estate. We assess the value of the estate to ensure that there will be sufficient proceeds to cover the loan plus accrued fees/interest. There is an upfront origination fee (2% of the advance, maximum £1,500) which can be added to the Advance, and interest is only charged for the first 30 months of the Advance. The estate must be administered by a recognised administrator.