



Regulatory Statement

Equity Release (Lifetime Mortgage) is a loan secured against your home. To understand the features and risks of equity release, please ask for a personalised illustration.

As a whole-of-market firm, we continue to offer a comprehensive range of equity release (lifetime mortgages) products from across the market.

If you are thinking of consolidating existing borrowing, you should be aware that you may be extending the term of the debt and increasing the total amount you repay.

The actual interest rate and fees charged will depend upon your circumstances.

Unless you decide to go ahead, our service is at our cost. Only if your case completes would our advice fee of a maximum of £1,495 be payable. Other lender & solicitor fees may apply.

Equity release may reduce the value of your estate and could affect your entitlement to means-tested benefits.

At One Stop 4 Equity Release Limited we are committed to providing our clients with expert later life financial advice tailored to their individual needs.

However, for Retirement Interest-Only (RIO) Mortgages, Term Interest-Only (TIO) Mortgages, and Fixed Rate Later Life Mortgages, we have chosen to work exclusively with LiveMore Mortgages. This means that while we consider all available equity release and later life lending options across multiple providers, for these specific products, we will only recommend solutions from LiveMore Mortgages.

If you proceed with a mortgage that requires payments to be made, your home may be repossessed if you do not keep up repayments on your mortgage.

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