



## *Lending with Heart and Mind*

**We have worked with South Somerset District Council since 2005 to enable homeowners to access financial help to repair their homes.**

We understand the expense of maintaining your home and we work with you to take the stress out of funding repairs, improvements or adaptations.

Our knowledgeable team of advisers will guide you through the process of applying for a home improvement loan, and this won't impact your credit score. We will assess your eligibility, talk through how much you could borrow and the loan best suited to your circumstances.



**Our loan scheme funds a range of home repairs, improvements, adaptations and energy efficiency measures. We can support owner occupiers, park home owners, landlords, and empty property owners.**

### Key loan features

-  **Range of loan types based on your circumstances**
-  **Borrow from £1,000 to £25,000**
-  **No early repayment charges**
-  **Flexibility to overpay**
-  **Choose your own contractor**
-  **Fixed interest rate (Typical 4.2% APR)**
-  **No upper age limits**

**Typical example Borrow £5,000 over 60 months.**

**£92.08 monthly repayments.**

**Total amount repayable = £5,544.96, including £20 fee for registering the Title Restriction.**

Missing payments could affect your credit rating and ability to obtain credit in the future. Loans are subject to status and are typically protected by a Title Restriction. This means that you may not be able to sell your home without our permission unless the loan is fully repaid.

This is a financial promotion approved by Lendology CIC.



**Call us for an informal chat on 01823 461099  
or visit [www.lendology.org.uk](http://www.lendology.org.uk)**

Heatherton Park Studios | Bradford on Tone | Taunton | Somerset | TA4 1EU