

A Connected Lifetime Mortgage Journey

A guide to underlying processes and delivering best outcomes



Introduction

This guide has been designed to give advisers an overview of the end-to-end lifetime mortgage journey from application to completion and widening industry understanding by explaining the key processes and potential pain points that may arise. In addition, it seeks to offer suggestions and guidance aimed at helping to mitigate them wherever possible through effective conversations with clients, information gathering, and expectation management.



We've been lucky to be able to benefit from both our own expertise within Pure Retirement, and that of several industry specialists, culminating in a series of articles covering the entire application process.

These are:

- Effective Information Gathering for a Streamlined Application: An Underwriter's Perspective by Gavin Hancock, Pure Retirement
- A Guide to The Valuation Process by Andrew Peters, Countrywide Surveying Services
- Equity Release: A Lender's Solicitor's Perspective by David Burns, Enact Conveyancing
- Equity Release: A Borrower's Solicitor's Perspective by Carol Nuttall, Adlington Law Limited
- Managing Duress – The Lawyer's Role by Richard Espley, Lifetime Law

Hopefully this guide not only acts as a useful reference resource, but also as an example of the industry's wider commitment to working together to helping deliver best outcomes for clients.

Effective Information Gathering for a Streamlined Application: An Underwriter's Perspective

by Gavin Hancock, Underwriting
Department Manager at Pure Retirement

(Please note the below is for general guidance only. Each application submitted will be subject to full underwriting and survey and further items may be requested at the underwriter's discretion.)

Effective information gathering is a key tool in ensuring a streamlined and efficient lifetime mortgage process, and as this is the first step of your client's journey it can help set up a strong foundation to completion.

We've sought to provide a resource that's helpful to both you and your clients, setting out the information we'll need across a range of circumstances for both the clients themselves and their properties. It's designed to help you to have more meaningful conversations, manage expectations, and aid you in having an efficient application process with minimal requests for additional information.



Client information

- Providing a full breakdown of the intended purpose of funds, with as much information and detail as possible, is always helpful. Please note that if the applicant is repaying an existing mortgage the lender name and account reference will be requested. This is to ensure that this is passed to the solicitor to speed up the process of redeeming the clients' existing loan.
- You'll need to provide each applicant's full legal name - including middle names - and a complete three-year address history for each. ID documents will be required for each as below. This will reduce any queries needing to be raised if any differences are identified.
- Lenders will need details of each applicant's marital status - please note that if they are divorced/separated this has to be legally binding, and we may request documents relating to this.
- If the ownership of a property is changing - i.e. divorce or inheritance - you'll need to let the lender know upfront, along with details of who will be coming off or going on the title. If the property is inherited, you will need to provide information around other parties who have also inherited a share, including confirming what their share/entitlement is in the property.
- If anyone over the age of 17 going to be living in the property with the applicants, the lender will need their full legal name and date of birth for our records, as a deed of consent will be required.
- If you are aware of any adverse credit history, such as bankruptcy/sequestration, IVAs, DMPs, DROs, CCJs, charging orders, arrears or defaults within the last six years, it is crucial that this information is included on the application form. Please provide details of the amounts involved, the creditors concerned, and whether these debts have been satisfied or are in process as part of the application.

Property information

- As part of the application, you'll need to provide details of the subject property such as the expected value, the detachment type, whether it's ex-authority, the number of bedrooms, and whether it's freehold or leasehold. Please note, if the property is leasehold you will need to provide both the lease term, and the amount of ground rent and service charges paid.
- A lender will also need you to confirm the construction type, year built and if there are any solar panels at the property (if there are, you will need to confirm if these are leased or owned outright)
- You'll need to confirm if the property has flooded in the last five years or whether there are there any premiums on the home insurance for flooding. A lender's sales team can support you in checking this on a new application.
- A lender will need to know details around the property's proximity to commercial, especially whether the property is near any commercial elements which could impact its saleability.
- It's important to confirm whether the property is subject to an estate charge (most modern new builds are), and whether the management company is resident or third-party run. Documents will be required for this as below.

Documents to gather

- It is strongly recommended that the ID and address verification is included at the outset of the application process. Cases with these verifications tend to progress more smoothly and quickly. The most efficient method for providing this verification is through Electronic ID (EID), which we highly encourage for your clients.
- If EID cannot be provided, please ensure that evidence of ID and address is collected for each applicant. This documentation must be fully certified before submission to your chosen lender. When submitting photo identification (such as a passport or driving licence), lenders typically require only one additional document for each applicant to verify their address. However, if non-photo identification is submitted for ID verification, two additional documents for each applicant will be necessary - at least one must include the client's date of birth.
- Please also ensure that all details on ID documents match those provided in your application and are certified as true copies of original documents prior to submission.
- If the applicant owns a leasehold property, the lender will need the latest service charge statement. They will also need to review the lease, but they will likely try and obtain this from the land registry in the first instance.
- If the property has leased solar panels, the lender will need to see a copy of the lease agreement.
- If the property subject to an estate charge, the lender will ask you for the following details on letter headed paper/email from the management company of the estate - the charge amount, whether there's a cap or any escalation terms (i.e. in line with Retail Price Index), and whether the management company is run by residents or by a third party.

Working with your client to effectively gather important information during your initial contact prior to formally submitting an application can comprehensively streamline the application process, and in turn reduces the need for an underwriter to have to ask for additional information.

Some clients may question why their adviser is asking such in-depth questions, but it's important to help them understand that it's a necessary part of the process if they want an efficient lifetime mortgage journey. Ultimately, the more relevant information that can be captured upfront, the smoother their journey will be.

A Guide to the Valuation Process

by Andrew Peters, Associate Director of Technical Services at Countrywide Surveying Services

Welcome to our guide to the valuation process. We hope it will help you better understand what's involved and some of the things to be mindful of, allowing you to pass that knowledge onto your clients and help manage their expectations.

What is a valuation?

It's important to remember that a valuation report is undertaken on behalf of a lender and is not a survey. The valuation merely tells the lender what the property is worth and whether the property is appropriate security for a loan.

Is a survey the same as a valuation?

No, while valuations are often confused as being a survey, this is not the case. A valuation is done purely for the lender's benefit and should not be relied upon by purchasers, and will only report on items pertinent to the lender and their decision on whether to lend on the property. A valuation is unlikely to identify various items that would be important considerations for a purchaser.

A survey is undertaken for the benefit of the purchaser and will tell them about the condition of the property, as well as helping a purchaser to fully understand the condition of the property and any repairs or further investigations required, avoiding nasty surprises when they move in. A survey can also help a purchaser renegotiate on the agreed purchase price if any issues are identified.



Why does a valuation need to take place?

Valuation inspections are a necessary part of the mortgage application process as they help the lender ensure that the property is suitable for them to secure a loan on. The valuation provides the lender a market value for the property. The valuer will also consider the property against the lender's key lending criteria, highlight any significant factors that would be of concern to the lender. Based on the valuation report the lender can determine if they wish to proceed with loaning the customer money secured against the property, and how much money they are prepared to lend.

All valuers that undertake valuations are members of the Royal Institution of Chartered Surveyors (RICS) and must be RICS Registered Valuers.

How are valuations booked?

Upon being instructed by the lender, the valuation firm (note: not the lender) will contact the property's owner to arrange a convenient time to undertake an inspection. If a mobile number has been provided, some valuation firms, such as Countrywide, may send a text message to the applicant enabling them to book an appointment directly—this process is known as 'self-serve'. If the homeowner can't be reached, a message will be left, and a text message will be sent if mobile details are on file.

During the initial conversation, the valuer's booking team will ask general questions about the property, such as access or parking considerations. Appointments are offered within a window (such as 9AM-3PM) rather than an exact hour, and appointments are only offered on weekdays. Please note that appointments aren't offered after 3PM, as valuers need to spend the rest of their day completing research on the property and writing their valuation reports.

Depending on the valuation firm and whether mobile details have been left, the homeowner may receive a text message the night before the inspection confirming the approximate time the valuer will attend.



What happens on the day of the inspection?

On arrival, the valuer will show their ID to the homeowner; while they'll make every effort to arrive at the property within the agreed timeframe, there may be occasions when they run late (i.e. traffic).

The attending valuer will note the time of arrival and departure from the property. The time spent at the property will vary depending on the type of property, the size, and any additional features such as garages or the amount of land. Still, it's worth bearing in mind that it's not a detailed survey, and the valuer will spend time away from the property, undertaking research both before and after attending, and completing the report for the lender. The time spent at the property is only part of what goes into providing the valuation and certainly does not reflect the full amount of time that goes into providing a report.

The valuer will conduct an inspection of the property and grounds, to assess various aspects that may affect the property's value or suitability, for example, what accommodation the property has, what the condition is, as well as where there are any concerns such as with structural stability. Depending on the lender's requirements the valuer may also need to look in the roof void, don't worry, they will bring their own ladder to do so, but if the client can ensure sufficient access to the loft hatch to place ladders this is helpful. Additionally, the valuer is also required to take pictures of the property, both internally and externally.

Other things that can help ensure the inspection goes smoothly and assist the valuer completing the valuation are ensuring any dogs are safely secured, that all rooms are fully assessable and there are no sleeping occupants, keys are available for the valuer to easily gain access to the side/rear of the property, as well as to any garages or permanent outbuildings.

Your customer will no doubt want to show off their home to the valuer in its best light. Before having a valuation undertaken it is a great opportunity for them to attend to that routine maintenance or minor repairs that they have been meaning to do, or any decluttering that may have been being putting offer.

During their visit, the valuer will ask the homeowners some questions about the property and their length of residence. It is helpful, although not essential, if the customer knows information such as when the property was built, when extensions were added, or when significant alteration were undertaken. Also, if there have been any issues with the property such as a leak, structural movement, a Japanese Knotweed infestation, or environmental issues such as flooding, it's helpful if the homeowner can provide details of when such things occurred and what, if any, action have been taken as a result.

While in some circumstance it might be helpful for the valuer to see some documentation onsite, the valuer will not be unable to accept any paperwork directly from the applicant and it's likely the valuer will still need to request any essential documentation in the valuation report.

It's important that the homeowner understands that the valuer won't be able to answer any questions relating to the property's value or discuss any likely valuation figure, as this is for the lender's information. It's also worth noting that any comments they make about the property's condition may not be detailed in their valuation report.

What happens next?

Once the valuer has returned to their desk, they will conclude their research into the property and its value. Valuations are produced on a comparable basis, meaning the valuer will arrive at their valuation by comparing the subject property to other similar properties, making appropriate adjustments for any differences. Differences may be with the property itself such as size and condition or with the location. The valuer has access to bespoke systems not available to the public to help them source their comparable evidence. It is also worth noting that the valuer's assessment of value is based on the final sale price of other properties and not the price they were, or are, for sale at, which can be considerably more than the price they actually sold for.

When the valuer is satisfied with the value, they'll write up their findings into a final report - this will be sent directly to the lender, who may share the report with the applicant. Neither the individual valuer nor the surveying company can discuss the report directly with the homeowner as it is completed on behalf of the lender.

The valuation returned is £0, does this mean the property is worthless?

No, if the valuation report is returned with a zero as the valuation figure, it does not mean the property is worthless; all properties have a value. Where the valuer returns a zero-valuation figure, this is purely a way of communicating to the lender that either the property does not meet with their key lending criteria or that further information is required before a valuation figure can be provided. How and when a zero valuation is returned will depend on individual lender guidance, sometimes an indicative market value may be provided even if the property is outside the lender's policy or based on the assumption of acceptable further information being provided. Unfortunately, sometimes it may still not be possible to provide a valuation without the further information, or in rare circumstance, on the comparable basis by which we provide our valuations.

Equity Release: A Lender Conveyancer's Perspective

by David Burns, Client Relationship Manager - Equity Release,
Enact Conveyancing

What role does a lender's conveyancer play in the lifetime mortgage process?

The role of a lender's conveyancer is to approve the property title being offered by the borrower as security for the loan and to ensure all appropriate documentation and due diligence checks are completed on behalf of the lender. In our case, we have a specialist lender-only team, who exclusively look at transactions from a lifetime mortgage lender's perspective.

It's important to note that the borrower's solicitor or conveyancer should only exchange contracts when all of the requirements from the lender's solicitor or conveyancer have been met. Additionally, in the event of a lifetime mortgage being used for a house purchase, a lender's solicitor or conveyancer won't have much influence over the transactional side of the conveyancing, and it will fall to the solicitors representing the buyer and the seller to formalise the completion date.

However, a specialist lender team like ours can often have urgent cases with quicker turnaround times compared to a standard residential conveyancing purchase.

What does the process look like?

We are responsible for investigating the title of any property to ensure that it is good and marketable title and the lender is able to leverage a first charge.

This can be a complex process and runs in parallel to the customer's solicitor both providing independent legal advice on the equity release process and, typically, also undertaking the conveyancing for the purchase (and any related sale).

The customer's solicitor or conveyancer meets with their client to give them legal advice, help with the completion and returning of documentation, and respond to any enquiries. Once everything is then in order and, as the lender's representative, we're satisfied our client is adequately protected, exchange of contracts is authorised and a completion date is set.

Does the process change if it's a remortgage case?

In a remortgage transaction, we still undertake a title investigation to ensure that the property has good and marketable title and that the existing mortgage is the first legal charge against the property in order that this can be redeemed.

Once we are satisfied with the title investigations, we ensure all documents provided are correctly executed and the lender's requirements have been met. We then move towards setting a date for completion and arranging for funds to be released. Once completion has taken place, we oversee the registration process.

What is separate representation?

A key aspect which dictates the Equity Release conveyancing journey is the requirement for separate representation. This means there are two solicitors or conveyancers involved in the process, someone acting for the customer and someone acting for the mortgage provider. The main reason for structuring representation in this way is to ensure that borrowers are given independent legal advice – a vital protection designed to provide informed, positive outcomes. The time to complete a transaction of this type can be longer as the documents will have to move between both solicitors/conveyancers.

What are the common conveyancing issues, and how can I mitigate against them?

- Name discrepancies can cause issues, so it's important to ensure customer full names are correct at application as this will help to prevent additional enquiries being raised, requests for proof of name and a last-minute revised offer being required.
- Special conditions are an important requirement, so bring these to your client's attention at the earliest opportunity and ensure their solicitors act on them. These conditions are by their nature non-standard and therefore can require additional checks or secondary enquires, and the sooner this process can be underway the smoother the completion journey can be for a customer.
- Shortfalls can cause major issues if not addressed upfront, so ensure your client provides you with full details of all debt so they are not left in an unexpected shortfall situation. As part of these conversations, it's worth warning them that they may have to provide proof of funds to their legal representation which can be an in-depth process.
- Redemption information can help speed up the process - account numbers at application stage are vital, including for second charges, business accounts, branch-based lending or deeds safe accounts. If they are not provided, requests for these redemption statements may be delayed or unsuccessful.
- Occupiers will need to sign a waiver and often need independent legal advice as part of this process. It's prudent to inform clients of this requirement early, as it is common for both customers and occupiers to be surprised by this, which then causes delays.
- Provide full details of the customer's solicitor or conveyancer, including direct contact details, wherever possible.
- Discourage the customer from making any practical or financial arrangements based on a specific completion date until the matter is authorised.

About Enact

We are the UK's largest conveyancer, completing more property transactions per year than anyone else and specialising in residential conveyancing including the direct sale and purchase of homes, remortgages, and equity release.

Equity Release: A Borrower's Solicitor's Perspective

by Carol Nuttall, Director, Adlington Law Limited

What role does a borrower's solicitor play in the lifetime mortgage process?

The role of the borrower's solicitor is to represent the interests of the borrower in a way that is tailored to the individual client. We evaluate the offer pack, sent to us by the lender's solicitors and prepare a report tailored to our client, which deals with the risks and benefits of the transaction. We explain the legal implications of the equity release in a way that the client can understand and we also deal with any related legal issues which are required to be dealt with to facilitate the requirements of the individual lenders.

The speed at which cases complete depends upon each individual case and the wishes of the client. Straightforward cases can complete very quickly once the offer has been received by the legal team. However, where there are cases which involve additional legal issues or require the involvement of a third party, the transaction can take much longer and in these cases, we maintain a close contact with our client to ensure that they are informed and that we are handling their expectations.



What does the process look like?

Upon receipt of instructions, we open a file and carry out title checks on the property. The initial title checks will reveal any potential problems and these will be addressed immediately with the client during an initial telephone call where we introduce ourselves, ask any pertinent questions and provide initial advice as to what we will require from them. We also explain the procedure to the client so that they are aware of what to expect from the transaction.

Initial letters are then sent to the client for their consideration and information.

Upon receipt of the offer pack from the lender's solicitors, we review the requirements of the lenders and decide whether or not we are in a position to arrange the client's appointment with one of our team of solicitors. If there are additional elements to the client's transaction which we are required to deal with, we will ensure that all of the legal elements are satisfied before the point at which we instruct our solicitor to arrange an appointment with our client.

Throughout the life of the case, we ensure that we are in constant communication with the client. It is important to ensure that they feel informed and understand the legalities of what we are required to do and why we need to do this. This information is communicated in a way that is again, tailored to the individual client. Without this information, clients can be left feeling unsure and worried and can lead to relationship problems between the client, solicitor, and financial adviser.

When we are in a position to proceed with the equity release, our pack is prepared by the client's individual file handler and is sent to one of our team who is situated closest to the client. They will then arrange the appointment with the client, which we estimate can last anywhere from 45 minutes upwards. The meeting will take place in the comfort of the client's home and at a time that suits them.

The solicitor attends the property with the same pack which will have been also sent to the client for their prior consideration. The appointment will allow the solicitor sufficient time to assess the needs of the client before the legal advice is provided. This enables them to present our advice in a way that the client will understand as this is not a 'one case fits all' scenario. If the solicitor believes that the appointment needs to last longer, they will not rush through the information and will take as long as it takes until the client feels comfortable and understands what the implications of the equity release are.

Once the solicitor is satisfied that the client is happy they will proceed to have the paperwork signed, collect any additional documentation required and will then send all of the completed paperwork to ourselves to process and take the transaction through to completion.

Why is the need for a specialist solicitor so important in equity release?

It is true that once qualified, any solicitor can deal with an equity release transaction. Likewise, conveyancers could deal with the conveyancing requirements but, specialist solicitors understand and are familiar with the legalities which are common with equity release cases. The requirements of later life lending are far more robust than those of the general high street lender.

Indeed, in scenarios where conveyancers would generally provide an indemnity policy for issues with the title, this will, largely, not be acceptable to later life lenders who will require titles to be free from any encumbrances to enable a transaction to complete.

Likewise, later life lending requires a face-to-face appointment with every client. Standard general conveyancing does not require this, but this is key to our industry to ensure that we are assessing every client for any potential vulnerabilities and making the appropriate enquiries for duress or undue influence.

Whilst individual solicitors may be specialists in their own field, it does not necessarily follow that they will be able to deal with a complicated equity release transaction as efficiently as a specialist equity release solicitor.

About us

Adlington Law are a specialist later life lending and private client firm. Based in the northwest, we have a large team of experienced Solicitors, Legal Executives and conveyancers who all have specialist knowledge in the area of equity release and associated areas of law.

We are complimented by an established, large team of solicitors who travel around England and Wales providing specialist legal advice to our clients in the comfort of their own home.

Managing Duress – The Lawyer’s Role

by Richard Espley, Director, Lifetime Law

Homeowners considering an equity release plan face one of the most significant financial decisions of their lives. While financial advisers play a key role in assessing client circumstances and determining suitability, the clients’ legal adviser holds a distinct and equally crucial responsibility: empowering their clients to make informed decisions in an environment free from external pressure, coercion, or undue influence. This is where the value of face-to-face meetings and the adviser’s experience becomes indispensable.

The independent legal adviser’s role

As a legal adviser appointed to act exclusively in the client’s best interests, the primary focus is ensuring the client understands the implications of entering an equity release plan and that they are provided with an unbiased view of the agreement.

Key responsibilities include:

- 1. Explaining Legal Implications:** Clients often encounter unfamiliar terms or complex conditions. The legal adviser demystifies these, ensuring clients grasp key aspects such as roll-up interest, early repayment charges, and their ongoing obligations as property owners.
- 2. Assessing Mental Capacity:** Ensuring that the client has the mental capacity to make their decision independently is a fundamental part of the legal adviser’s duty.
- 3. Identifying Undue Influence or Duress:** Safeguarding clients against external pressures, whether overt or subtle, that could compromise their freedom of choice.

The importance of the face-to-face meeting

While some legal processes have transitioned to remote settings, equity release transactions mandate an in-person meeting between the legal adviser and the client.

This face-to-face interaction is invaluable for several reasons:

- 1. Creating a Safe Space:** The meeting provides an opportunity to speak with the client privately, away from the influence of family members, caregivers, or other interested parties. This allows the legal adviser to assess whether the client decides freely, without coercion.
- 2. Facilitating Open Dialogue:** Clients often have questions they may hesitate to ask in a group setting or when influenced by others. The private meeting fosters an environment where they can freely express concerns and ask for clarification or more detailed explanations.
- 3. Detecting Red Flags:** Face-to-face interactions allow the legal adviser to observe nonverbal cues that may indicate hesitation, anxiety, or discomfort—signs that could suggest the presence of duress or a lack of understanding.
- 4. Ensuring Informed Consent:** The legal adviser takes the time to explain the agreement, ensuring the client fully understands its long-term implications. This includes discussing what will happen to the property after their passing or moving into care, as well as the potential effects on their estate.



Mitigating risks of duress

One of the most sensitive aspects of the legal adviser's role is identifying and addressing undue influence – it's important to note that not all instances are malicious. Modern family dynamics create unintentional, but often unavoidable, pressures to assist loved ones financially. The legal adviser's responsibility is to protect the client's autonomy.

Steps taken to mitigate risks:

- 1. Private Consultations:** Ensuring that only the client is present during critical discussions eliminates the possibility of interference.
- 2. Thorough Questioning:** Where potential risks are flagged, it may be necessary to dig a little deeper. Asking open-ended questions about the client's motivations, understanding of the product and intended use of funds, and the wider context of the client's situation and requirements can help identify the source of their external pressures.
- 3. Delaying the Process if Necessary:** If there is any indication of duress, the legal adviser may pause proceedings to allow the client time to reconsider or seek additional advice. Most clients are happy with the products and wish to complete matters promptly. But where concerns are raised, it becomes more important than ever to demonstrate that clients' situations are all different and that the legal service they need should be tailored to support their own decision-making, free from external pressure.
- 4. Referring to Specialists:** In cases of suspected undue influence or vulnerability, the adviser may recommend involving trusted third parties such as the client's financial adviser, other family members or even another specialist, independent lawyer where contrasting interests may have arisen.



The value of experience

Not all legal advisers are equally equipped to handle the complexities of equity release. Those with extensive experience in this area are better able to anticipate and address potential issues, ensuring clients are fully supported throughout the process.

Empowering clients through education

Equity release products, such as lifetime mortgages, are heavily regulated, and clients must choose advisers who adhere to the highest standards. Similarly, legal advisers work closely with financial professionals specialising in equity release products approved by the Equity Release Council. This collaboration ensures clients receive a comprehensive understanding of their options and the safeguards in place.

A collaborative and client-centric process

The equity release process is designed to prioritise the client's best interests at every stage. Legal and financial advisers work together to create a framework that combines expert advice, transparency, and ethical practices. Clients can be assured of a rigorous, client-focused process by choosing legal and financial advisers who specialise in equity release.

Summary

Equity release products can be transformative for many homeowners, offering financial freedom and flexibility in later life. However, such decisions should never be rushed or taken lightly. The independent legal adviser plays a pivotal role in protecting clients' interests, ensuring they act freely and with full understanding.

Face-to-face meetings, coupled with the adviser's experience and commitment to ethical practice, provide clients with the confidence and clarity they need to make one of their life's most significant financial decisions. By emphasising the importance of independent, council-approved specialists, clients can embark on their equity release journey knowing their rights and best interests are safeguarded at every step.

Contributors



Gavin Hancock Pure Retirement

Gavin has 25 years of experience in financial services, ranging from mortgage and protection advice across diverse market environments, and a decade-long tenure in underwriting which has equipped him with extensive expertise, ensuring that the customer remains at the heart of his approach to deliver timely and effective outcomes.



Andrew Peters Countrywide Surveying Services

Andrew joined Countrywide in 2012 where he has undertaken various roles before being promoted to Associate Director of Technical Services in July 2024. Andrew is a Fellow of the RICS and an RICS Registered Valuer. Andrew provides Countrywide and their lender clients, including their equity release clients, insights and advice on technical matters. Andrew also works closely with RICS and other industry groups, being part of many of their valuation and survey related work groups.



David Burns Enact Conveyancing

Dave has worked in volume conveyancing for 18 years. He joined enact Conveyancing in 2007 and in that time has undertaken a number of roles with a focus on the swift and accurate delivery of remortgage legal services to lenders. In July 2017, Dave became the Operations Manager at enact responsible for Equity Release and has presided over a period of significant growth for enact within the sector. Enact pride themselves on their use of modern technology & capacity to process significant transaction volumes accurately and efficiently in this expanding and dynamic market. Now working as enact's Client Relationship Manager, Dave holds accountability for ensuring that the service provided by enact meets the exacting requirements of lifetime lenders, brokers and their customers.



Carol Nuttall Adlington Law Limited

Carol Nuttall is a Solicitor and the Director of Adlington Law, a firm who specialise in providing valuable legal advice to clients who are entering into the Later Life Lending market. Their friendly team work alongside an inhouse private client team to ensure they are able to provide full rounded advice to their clients which is delivered to clients in their own homes by their network of Solicitors around the country.



Richard Espley Lifetime Law

Richard Espley is a Specialist Property lawyer with over 16 years of experience specialising in equity release and lifetime mortgages. A strong advocate for the importance of specialist independent legal advice, Richard has created and led teams delivering the very best legal support for clients navigating complex mortgage transactions.



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✉ info@pureretirement.co.uk

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Company registered in England and Wales No. 7240896.

Pure Retirement Limited, 2200 Century Way,
Thorpe Park, Leeds, LS15 8ZB.

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