

## Why choose Parity Trust?

- We provide you with a dedicated point of contact who will assist you throughout the process
- Financial review carried out in the comfort of your own home
- No penalties for early settlement or overpayments on selected products
- Low arrangement fees
- No age restrictions for older borrowers
- Subject to eligibility we can sometimes assist if affordability or credit history is an issue
- We are a not-for-profit organisation



## Contact Us

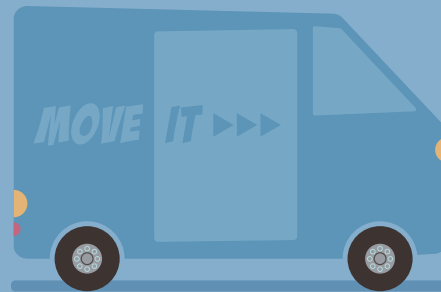
Phone: 023 9237 5921

Email: [mail@paritytrust.org.uk](mailto:mail@paritytrust.org.uk)

Apply Online: [www.paritytrust.org.uk](http://www.paritytrust.org.uk)

Address: Parity Trust, Pure Offices, One Port Way, Port Solent, Portsmouth PO6 4TY

*"Extremely professional, efficient, courteous and unfailingly helpful service. Thank you very much"*



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT

# Parity Trust<sup>®</sup>

a not-for-profit organisation



**LOAN PRODUCT GUIDE**  
*Finance for All*

[www.paritytrust.org.uk](http://www.paritytrust.org.uk)

## About Us

Parity Trust is a not-for-profit organisation regulated by the Financial Conduct Authority that offers a diverse range of Mortgage & Secured Loan products.

As an ethical & socially responsible lender we put the needs of our customers first and as such we aim to improve people's lives through the use of our individually tailored loan packages.

If you would like any further information about the services we can provide then please contact one of our advisors on **023 9237 5921**.



### Homeowner Loan

We have a range of **secured loan types** available for existing homeowners. You can borrow for a variety of purposes and subject to eligibility we will ensure that any loan offered is tailored to meet both your current and future needs.

**If affordability is an issue** we have some loan types available that do not require regular payments. Age doesn't need to be a barrier and as such we do not have any restrictions for older borrowers.



### Mortgage Extension

Parity Trust introduced the Mortgage Extension Product in response to data from the Citizens Advice Bureau which confirmed 'around a million people could have their homes repossessed because they have no way of paying off their interest-only mortgages'.

If you have a mortgage coming to the end of its term **with no means to repay the capital** then our Mortgage Extension Product might be the solution for you.



### Right Size Mortgage

If your existing property isn't suitable for your current or long term needs then you may find our Right Size Mortgage product could offer you a solution.

We can assist with a **range of funding requirements** from moving costs to raising some extra monies to fund home improvement works required in your new property.



### Shared Ownership

Shared Ownership allows you to buy a set percentage of a property without needing to raise a mortgage and deposit for the full purchase price. You pay rent on the share of the property you do not own. We offer a Shared Ownership Mortgage product which only has a requirement for a **5% deposit** subject to eligibility.



### Shared Equity Homebuy

A Shared Equity Homebuy loan can help to boost the size of your deposit which could make it easier for you to purchase a suitable property in the area that you wish to buy. Subject to eligibility this loan is available for properties on the open market.

We can provide a loan for up to 20% of the cost of your home. You will only need to provide a **5% deposit** and then obtain a 75% mortgage to make up the difference. The amount you owe is linked to the property value.

