



Solving your inheritance problems Case Studies

- ✓ No risk
- ✓ No credit checks
- ✓ No charge over property
- ✓ No monthly repayments
- ✓ No personal liability
- ✓ No requirement for a will

“The attention and care that was put into handling my account meant I was at ease with the entire process. I would highly recommend them to anyone in need.”

SAUL

The following are all based on real customers



My aunt left everything to me in her will and although I'm 67 I've never owned my own home. I found a lovely little cottage and had my heart set on it but because I'm retired with no income I couldn't take out a mortgage, so was relying on the inheritance and the estate was taking some time to be sorted but I really didn't want to lose out.

The solution: Inheritance Advance

Tower Street Finance helped me out with an Inheritance Advance so I could secure my dream home and transferred the funds within 96 hours. I'm now a very happy first-time buyer!



When my stepdad passed, he left behind me and my five stepbrothers and sisters as the beneficiaries in his will. The main asset in his estate was his house, but because I was living there and couldn't afford to move out, we had a problem. My family were really understanding, but at the same time, they needed their inheritance.

The solution: Inheritance Advance

Tower Street Finance were able to provide me with an Inheritance Advance which meant I could move out of the house, and it could be sold. My family received their inheritance and could enjoy it as dad would have wanted.

"So efficient and professional as well as having empathy with my situation."

CAROLE



Myself, my son and my brother were all beneficiaries of a will where the property was the main asset. My brother wanted to sell the house straight away, and was happy to accept well below market rate to speed up the sale. Myself and my son wanted to hold out for a better offer. It was a bit of a stalemate.

The solution: Inheritance Advance

Tower Street Finance were able to provide me and my son with an Inheritance Advance. This meant that we could give my brother his share of the inheritance and we could hold on to the house and sell at a better price.



I was due to inherit a share of a £1.2m estate and I'd got my eye on some land I wanted to buy. I took out a loan for £200k so I didn't miss out but without thinking did it over a six-month term, assuming my inheritance would come through by then. With the time nearly up and the lenders wanting me to pay it back I was panicking about the repayments.

The solution: Inheritance Advance

Tower Street Finance were able to give me an Inheritance Advance to pay back the loan, relieving my stress about the repayments and the embarrassment I was feeling with my family over the whole situation.





I'm a solicitor and along with two other lay executors was responsible for administering a £2m estate. It was mainly property so when the time came to pay the IHT bill, I found myself in a position where I needed to sort it out but obviously didn't want to become liable as the money had yet to be released.

The solution: Inheritance Tax Loan

Tower Street Finance sorted out a £300k Inheritance Tax Loan which meant HMRC got their money and I wasn't personally liable – the estate was. It's something I'll now be able to recommend to my clients.



Just after my dad died we found out that there was a new will which left everything to his new wife. We knew the original shared everything between her and his three children and apparently the will was handwritten and signed the day before he died. We knew something wasn't right so wanted to contest it but we didn't have the funds to pay the legal bills.

The solution: Inheritance Dispute Funding

Tower Street Finance helped us out with Inheritance Dispute Funding and it turns out we were right about the second will – it was found to be a forgery and the original will was executed.



When my grandad died I was really lucky to be left a share of his £4m estate, but because I was also an executor to the will I was also responsible for paying the IHT bill. The deadline to pay was looming and until the inheritance came through I just couldn't pay and my solicitor was struggling to find options to help me settle the liability in time.

The solution: Inheritance Tax Loan

Tower Street Finance helped by doing a speedy turnaround of an Inheritance Tax Loan in four days, meaning the bill was paid on time and the estate was able to be unlocked.



Myself and my brother had fallen out with mum years ago but had recently patched things up. Her original will meant everything went to charity, however she changed her mind just before she died and asked a solicitor to draw up a new will to include us. She passed before the new will could be signed so we knew what her wishes were but needed to take legal action to prove it which we couldn't afford.

The solution: Inheritance Dispute Funding

Tower Street Finance was able to give us the funding through their Inheritance Dispute Funding product which paid all of the legal costs and it was repaid once our inheritance was received. We received 70% of the estate and the charities still got 30%. I knew it was mum's final wish so it was a relief.



Mum was financially savvy and had always had a lot of her money in share portfolios so when she died there wasn't a lot of cash. Because the share portfolio companies won't release funds to pay IHT I was stuck with a bill and no means to pay until the inheritance was released.

The solution: Inheritance Tax Loan

Tower Street Finance acted really quickly for me and paid HMRC direct with an Inheritance Tax Loan which was repaid from the estate once the grant was issued. It was such a relief.

“You made the whole process so simple and stress free I don't know what I would have done without you.”

ROY

“Excellent service, provided by this friendly and easy to deal with company. The whole process was fast and efficient from start to finish.”

FRANCES



I'm a solicitor and was dealing with a complex £2.4m estate with commercial assets and properties in the UK and abroad. Myself and a family member were executors and we ended up with IHT liabilities both in the UK and in France and professional fees totalling £950k. The HMRC deadline was looming in days and we needed to get something in place to pay asap.

The solution: Estate Expense Funding

Tower Street Finance paid the IHT bill of £750k in the UK within two days direct to HMRC. We also had another £200k which we were able to draw down to pay the French IHT and solicitor's bills.



Dad died and there was an awful situation where his second wife refused to move out of the family home, which was the estate's main asset. She lodged several caveats, wouldn't communicate with us and as I was the executor was under pressure from the other beneficiaries because until we sorted the house the estate was effectively locked.

The solution: Estate Expense Funding & Inheritance Dispute Funding

Tower Street Finance was able to provide Estate Expense Funding to warn off the caveat and cover the legal fees. Because I was also a beneficiary I also took out Inheritance Dispute Funding to dispute the distribution of the estate successfully.



My sister and I lost our mum to cancer which was sad but expected, but then dad suddenly died of a heart attack not long after. As well as dealing with the grief we found ourselves facing a £350k IHT bill. Because most of the estate was tied up in a London property we couldn't pay until the house was sold which was causing us a lot of stress.

The solution: Inheritance Advance & Inheritance Tax Loan

Tower Street Finance sorted out our IHT bill for us and it was paid directly to HMRC and we don't have to worry now as the estate proceeds will settle the loan. We also found out about their Inheritance Advance product so we were also able to get hold of some of our inheritance early to tide us over.

“The team have changed my life. I cannot thank them enough.”

NICOLA

Speak to one of our specialist advisors to see how our products can help you



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