

RCS E-NEWS

Ratna & Co. Solicitors

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The January Blues...

We won't lie, it was a great break however we've been back for nearly a month now and there is no place we would much rather be than at our offices, assisting you with all your legal needs. So pick up that phone and give us call... so we can welcome you to the Ratna & Co. Family!!

The Right Time to Buy?

With the economy slowly but surely improving, the Bank of England has announced its plans to increase its interest base rate, which at present sits at a measly 0.5%. If implemented (as early as this year as some analysts have predicted) those of you enjoying low mortgage payments courtesy of a Tracker Mortgage plan, may be in for a very nasty surprise. What is our advice? Fix those rates for at least the next two years (of course at a slightly higher rate than you are on at the moment – but much less than what you may have to pay if you stay with your Tracker Mortgage) so you can continue to enjoy that extra little money left in your accounts after you've paid all those bills. Alternatively if you are thinking of buying your first, second or even third property and are waiting for

Initial Consultations...

We at Ratna & Co. are minded of the current financial climate and therefore are happy to offer our Initial Consultations **Free of Charge**. So give us a call on **020 8470 8818** to book your free, no obligation, initial consultation.

Disclaimer: we are not authorised by the FCA to provide advice on financial products.

the right time, well, that time is now!!

Asylum & Work?

Are you seeking Asylum in the UK? Are you worried about how you're going to support yourself and/or your family with all the restrictions on employment? Has it been over 12 months since you filed your Asylum Application? If the answer to all of the above is yes, we have some amazing news for you. Asylum Seekers, whose Asylum applications are submitted and have been outstanding for more than 12 months and/or any other Asylum related further submissions outstanding for more than 12 months, can make an application to seek permission to work in this country!! We at Ratna & Co. would be honored to assist

Celebrating 25 Years!!

It is the year of our firms Silver Jubilee and we would like to take this opportunity to thank our clients, the local community, our employees (past and present) for all the hard work, trust, confidence and dedication they have afforded us. We truly are humbled and grateful for your custom and look forward to assisting you in the coming years in any way we can.

you in making the said application, all you have to do is pick up your phone, call us on our above number and begin to build a brighter future for you and your family!!!

Rent Deposit Scheme..

Many clients approach us and make inquiries as to the legal requirements in relation to Rent Deposit Schemes in Assured Short hold Tenancies (AST). To clarify, this is mandatory and has been since 6th April 2007! If you are a Landlord and are letting your premises, you are required, by law, to protect the deposit given to you by your tenant. So if you haven't already done so, get cracking and protect that deposit!!!