

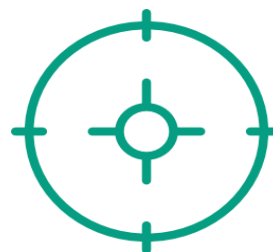
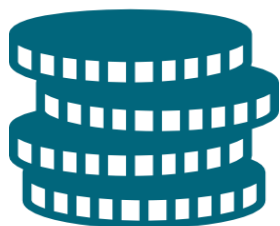
Pricing Guide

| | Finish & Exit Product | Ground-Up Development |
|-------------------------|--|---|
| Price (Minimum pricing) | 8% p.a. (0.67% p.m.) | 8% p.a. (0.67% p.m.) |
| Max LTGDV | 67.50% | 65% |
| Max Day 1 LTV | 70% | 70% |
| Max LTC | 90% | 90% |
| Max Loan Term | 18 months | 18 months |
| Borrower Type | Limited companies and incorporated partnership | |
| Type of Scheme | Residential or mixed use (up to 25% commercial by value) | |
| Arrangement Fee | 2.00% | |
| Exit Fee | 3-6 months: 0% 6+ months: 1% | 1% |
| Location | Southern & Central England with a northern boundary of Greater Manchester, Leeds, York & Harrogate | Southern England with a northern boundary of Birmingham, Leicester & Stamford. Other locations considered by exception. |

| | Residential Bridging Product | Refurbishment Product | | |
|----------------------------------|--|---|-------------------------|--|
| | | Light | Medium | Heavy |
| Price (Minimum pricing) | 8.00% p.a. (0.67% p.m.) | 8.50% p.a. (0.71% p.m.) | 8.75% p.a. (0.73% p.m.) | 8.75% p.a. (0.73% p.m.) |
| Max LTGDV | n/a | 70% | 70% | 65% |
| Day 1 LTV | 70% | 70% | 70% | 70% |
| Max Build to Day 1 LTV | | 25% | 50% | 75%+ |
| Arrangement Fee | 2% | 2% | 2% | 2% |
| Max Loan Term | 18 months | 12-18 months | 12-18 months | 12-18 months |
| Exit Fee | 0% | 0% | 0% | 3-6 months - 0% 6-12 months - 0.5% 12-18 Months - 1% |
| Bridge Type or Refurb Definition | Non-regulated, Acquisition Bridge, Developer Exit, Residential Only | Property conversion and/or extensions (including additional storeys). Where extension of floor space is greater than 25% of existing property, leverage and pricing may vary. | | |
| Borrower Experience & Type | Limited Companies & Incorporated Partnerships | Minimum 1 similar or smaller scheme. Limited companies and incorporated partnership | | |
| Geography | Southern & Central England with a northern boundary of Greater Manchester, Leeds, York and Harrogate | | | |

AVAMORE CAPITAL OVERVIEW

Key Qualities & Attributes



Overview

Avamore is a principal bridging & development lender.

It offers four core products:

- Conversion Product
- Residential Bridging
- Finish & Exit
(Part Complete Schemes)
- Ground Up

Geographic Focus

Avamore lends in all of central, eastern and southern England. It has a northern boundary of Greater Manchester, Leeds, York & Harrogate.

Avamore only lends in areas which the credit team are familiar with and are a reasonable distance from London to ensure consistent asset management.

Market Approach

Avamore understands the importance of providing excellent service for all of its borrowing and broking partners and is dedicated to relationship focused lending.

As it has grown, Avamore has consistently ensured that it can provide private lender speed and service at market competitive rates.

Growth

Avamore is backed by two institutional funding lines. Total lending now stands at over £200m and it has a live loan book in excess of £100m.

It has a team of 17 based in London which is responsible for the sustainable growth Avamore has achieved. There are plans for further team and business expansion later in the year.

Call: **0800 810 1888**

Email: **avamore@specialisthub.co.uk**

Visit: **lenders.specialisthub.co.uk/avamore**