



Residential Product Guide

	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1st charge	0.65%	0.69%	0.75%	0.7	9%
2 nd charge	0.75%		0.80%	0.85%	

Fees

Facility fee	2% - minimum £2,000 *
Admin fee	£699 *

^{*} All fees are deducted upon completion.

Criteria

Terms

- Loans from £50,000 £10,000,000 **
- Terms from 1-24 months

Features

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%

Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

Security location

England and Wales

Acceptable Security

- Houses
- Flats
- Flats above commercial property
- HMO (including student accommodation)
- Freehold flats
- On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis

Loan Purpose

1st charge

- Buy-to-let
- Property purchase
- Capital raise
- Time restricted transactions, including auctions
- Light refurbishment
- Below market value purchases
- Lease extensions
- Refinance an existing loan

2nd charge

- Additional property purchase or deposit
- Refurbishment of security or alternative property
- Business purposes

^{**} Loans below £100,000 are subject to a minimum interest rate of 0.95%



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Heavy Refurb Product Guide

	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1st charge	0.75%	0.80%	0.85%

Fees

Facility fee	2% - minimum £2,000 *
Admin fee	£699 *

^{*} All fees are deducted upon completion.

	≤ 55% LTV	≤ 60% LTV
GDV (not to exceed)	50%	55%
Loan to cost	<100% of costs	

Criteria

Terms

- Loans from £50,000 £500,000 **
- Terms from 1-24 months

Features

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%
- Cost of works available to be drawn in stages based on the increasing value
- ▶ 100% of build costs available

Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

Security Location

England and Wales

Acceptable Security

- Offices
- Houses and flats
- Small hotels & bed and breakfasts
- Semi-commercial property
- D1 Commercial use property
- Residential property

Loan Purpose

- Property extension & loft conversions
- Conversion of single residence into multiple units, and vice-versa
- Commercial to residential conversions
- Barn conversions
- Completion of an existing development



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^{**} Loans below £100,000 are subject to a minimum interest rate of 0.95%





Commercial Product Guide

	≤ 50% LTV	≤ 60% LTV
1st charge	0.85%	0.89%
2 nd charge	0.95%	

Fees

Facility fee	2% - minimum £2,000 *
Admin fee	£699 *

^{*} All fees are deducted upon completion.

Criteria

Terms

- Loans from £50.000 £5.000.000 **
- Terms from 1-24 months

Features

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%

Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

Security location

England and Wales

Acceptable Security

- Offices
- Retail units
- Bed & breakfasts
- Small hotels
- Holiday lets
- Prime leisure

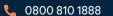
Loan Purpose

1st charge

- Property purchase
- Capital raise
- Time restricted transactions, including auctions
- Light refurbishment
- Below market value purchases
- Refinance an existing loan

2nd charge

- To fund additional property or deposit
- Refurbishment of security or alternative property
- Business purposes
- Planning fees







^{**} Loans below £100,000 are subject to a minimum interest rate of 0.95%





Semi-Commercial Product Guide

	≤ 55% LTV	≤65% LTV
1st charge	0.80%	0.85%
2 nd charge	orge 0.89%	

Fees

Facility fee	2% - minimum £2,000 *
Admin fee	£699 *

^{*} All fees are deducted upon completion.

Criteria

Terms

- Loans from £50.000 £10.000.000 **
- Terms from 1-24 months

Features

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%

Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

Security location

England and Wales

Acceptable Security

Commercial with residential above

Loan Purpose

1st charge

- Property purchase
- Capital raise
- Time restricted transactions, including auctions
- Light refurbishment
- Below market value purchases
- Refinance an existing loan

2nd charge

- Additional property purchase or deposit
- Refurbishment of security or alternative property
- Business purposes
- Planning fees



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^{**} Loans below £100,000 are subject to a minimum interest rate of 0.95%





Regulated Product Guide

	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1st charge	0.49%	0.55%	0.65%	0.75%
2 nd charge	0.75%		0.80%	0.85%

Fees

Facility fee	2%*
Admin fee	£699

^{*} Minimum facility fee £2,000

Criteria

Terms

- Loans from £50,000 £2,500,000
- Terms from 1-12 months
- Loans below £125,000 are subject to a minimum interest rate of 0.89% PCM

Features

- Retained interest only
- No early repayment or exit fees
- Procuration fees payable from 1%

Eligibility

Aged 21-85 years

Security location

England and Wales

Acceptable Security

- Houses
- Flats (freehold and leasehold greater than 60 years)
- Flats above commercial property
- Semi-commercial where the residential element is greater than 40%

Loan Purpose

- Property purchase
- Capital raise
- Light refurbishment
- Below market value purchases
- Time sensitive transactions
- Refinance an existing loan

FOR INTERMEDIARIES ONLY



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