

'INSIDE THE BOX' SOLUTIONS

Redefining the conventional

For professional intermediary use only

Designed for 'conforming' customers...

Our premium offerings are designed for conforming customers whose financing needs can be accommodated quickly and with a minimum of paperwork.

Key features include:

- Nationwide coverage (England & Wales).
- Rates from 0.75% per month to 1.25% per month.
- Terms from 3 months to 18 months.
- Max LTV - 75% Open Market Value.
- First charge and second charge loans (subject to consent being granted by the first mortgagee).
- Loan facilities from £150,000 to £7,500,000.
- All types of property considered including new-builds, semi-commercial, commercial, HMOs, small blocks of flats, BTL portfolios and land with planning consent
- Foreign nationals and ex-pats considered with appropriate Know Your Customer (KYC) documentation and proof of residency supplied.
- Available to private individuals, corporate entities, Special Purpose Vehicles (SPVs) and off-shore limited companies.
- Credit-approved term sheets typically issued inside 24 hours.

Please note: this is not an exhaustive list of benefits or requirements.

Consistent with our flexible and personalised approach to lending, we will be happy to discuss with you any potential borrowing scenario and opportunity not necessarily covered by the above.

'OUTSIDE THE BOX' SOLUTIONS

Possibilities rediscovered

For professional intermediary use only

Bespoke lending palette...

Shading into conventional lending but with a tone and focus of its own, our bespoke lending palette offers elastic solutions for more complex borrowing scenarios.

Key features include, but are not necessarily limited to, the following:

- Where the loan size is greater than £3,000,000.
- Where the property type or tenure is not conventional, e.g. semi-commercial, short leases etc.
- Where the property is undergoing heavy refurbishment or light construction, i.e. extension or reconfiguration works.
- Where the borrower has a need to refinance an existing overdue facility, e.g. to re-bridge a bridge.
- Where a second-charge or mezzanine loan is required.
- Where multiple properties and/or land is offered as additional security.
- Where the property is being acquired from an LPA receiver or is a distressed sale at an under-value price.
- Credit-approved term sheets typically issued inside 24 hours.

Unconventional doesn't mean impossible. That's why our 'Outside the Box' solutions are just that.

We don't pre-judge; we prefer to listen. So call us if you have a client whose circumstances don't quite fit the more rigid requirements of some other lenders. You'll get a sympathetic hearing and a rapid decision from our experienced team.