

# Refurbishment

## Who is it for?

Individual or corporate borrowers with a track record in property refurbishment and development.

We support small individual property investors to large, corporate developers.



## KEY FEATURES

<b>Maximum initial LTV (net)</b>	<b>75%</b>
<b>Loan size</b>	<b>£30,000 - £7,000,000</b>
<b>Rate (per month)</b>	<b>0.89% - 1.25%</b> Subject to LTV
<b>Arrangement fee</b>	<b>2%</b>
<b>Term</b>	<b>6 - 18 months</b>

## Additional information

- We will consider properties in England, Scotland and Wales
- We can cover 100% of the works
- One simple advance or structured as multiple drawdowns to suit the borrower's needs
- Interest is calculated on a daily basis. Various interest options available, including; serviced, retained or rolled up if it's a draw down
- Fees are added to the loan advance
- First charge unregulated lending only
- We find a way to make it work – from complex ownership structures to grand designs.

## What is refurbishment lending?

- There is a structure in place and the client is working within that structure to refurbish and/or convert
- From the very simple:
  - Install kitchens and bathrooms
  - Rewire, re-plumb, remediate, rework
- To the more complex:
  - Planning permission and building regulation approvals required
  - Change of use (house to flats, offices to residential, HMO conversions).

## To apply



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# Development

## Who is it for?

Individual or corporate borrowers with a demonstrable track record in development.

Small scale developers, builders to large corporate organisations who require a flexible approach and a lender willing to spend time understanding their needs.



## KEY FEATURES

<b>Maximum initial LTV (net)</b>	<b>70%</b>
<b>Loan size</b>	<b>£30,000 - £7,000,000</b>
<b>Rate (per month)</b>	<b>0.8% - 1.25%</b> Subject to LTV
<b>Arrangement fee</b>	<b>2%</b>
<b>Term</b>	<b>12 - 18 months</b>

## Additional information

- We will consider properties in England, Scotland and Wales
- We can cover 100% of the works
- One simple advance or structured as multiple drawdowns to suit the borrower's needs
- Interest is calculated on a daily basis. Various interest options available including; serviced, retained or rolled up if it's a draw down
- Fees are added to the loan advance
- Exits fees may apply
- First charge unregulated lending only
- Dedicated Construction Underwriters that can help you with a simple house build to complex multiple unit schemes
- We've got the expertise to make it work and we'll be there to support you throughout the build.

## What is construction lending?

- Construction of houses and flats on land entailing:
  - a significant increase in footprint of a building requiring planning permission and/or;
  - the existing structure requires new foundations or becomes roofless at any point during the build.

## To apply



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# Commercial

## Who is it for?

Individual or corporate borrowers that need flexible finance to purchase, refinance or refurbish commercial property.



## KEY FEATURES

<b>Maximum initial LTV (net)</b>	<b>70%</b>
<b>Loan size</b>	<b>£30,000 - £7,000,000</b>
<b>Rate (per month)</b>	<b>0.75% - 1.5%</b> Subject to LTV
<b>Arrangement fee</b>	<b>2%</b>
<b>Term</b>	<b>6 - 18 months</b>

## Additional information

- Commercial properties must be valued on a vacant possession basis
- We will consider properties in England, Scotland and Wales
- Fees are added to the loan advance
- Interest is calculated on a daily basis. Various interest options available including; serviced, retained or rolled up if it's a draw down
- First charge only.

## What is commercial lending?

- If it falls in Classes A1, A2, A3, A4, A5, B1, B2, B8, C1, C2, D1 and D2 – it's commercial
- Our experts can structure deals to tide over temporary funding shortfalls, or simply to secure finance quickly for time-critical opportunities. From small mixed-use units to vast industrial real estate, we've got you covered.

## To apply



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# Residential

## Who is it for?

Individual or corporate borrowers who require fast and efficient finance to purchase or refinance residential investment properties or HMOs.

We can help you purchase quickly to secure a discount or provide you with more leverage for the next venture.



## KEY FEATURES

<b>Maximum initial LTV (net)</b>	<b>75%</b>
<b>Loan size</b>	<b>£30,000 - £7,000,000</b>
<b>Rate (per month)</b>	<b>0.7 % - 1%</b> Subject to LTV
<b>Arrangement fee</b>	<b>2%</b>
<b>Term</b>	<b>6 - 12 months</b>

## Additional information

- > We will consider properties in England, Scotland and Wales
- > Interest is calculated on a daily basis. Various interest options including; serviced, retained or rolled up if it's a draw down
- > Fees are added to the loan advance
- > First charge unregulated lending only.

## What is residential bridging lending?

- > No refurbishment or construction
- > Fast and efficient funding for residential investment properties and HMOs
- > Working to your timescales.

## To apply



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# Auction



## KEY FEATURES

<b>Maximum initial LTV (net)</b>	<b>70% commercial 75% residential</b>
<b>Loan size</b>	<b>£30,000 - £2,000,000</b>
<b>Rate (per month)</b>	<b>0.9%</b>
<b>Arrangement fee</b>	<b>1%</b>
<b>Term</b>	<b>6 – 12 months</b>

## Additional information

- We will consider properties in England, Scotland and Wales
- Interest is calculated on a daily basis. We have various interest options, including serviced, and retained
- Fees are added to the loan advance
- First charge unregulated lending only.

## Who is it for?

- Part time property investors to more sophisticated corporate borrowers requiring swift auction finance for residential and commercial property.

## To apply



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