

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

Fees	
Facility fee	2%*
Admin fee	£525

* Minimum facility fee £2000

Criteria
<p>Terms</p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £1,500,000 ▶ Terms from 1-12 months ▶ Loans below £125,000 are subject to a minimum interest rate of 0.89% PCM <p>Features</p> <ul style="list-style-type: none"> ▶ Retained interest only ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% <p>Eligibility</p> <ul style="list-style-type: none"> ▶ Aged 21-85 years <p>Security location</p> <ul style="list-style-type: none"> ▶ England and Wales

Acceptable Security
<ul style="list-style-type: none"> ▶ 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
<ul style="list-style-type: none"> ▶ Property purchase ▶ Capital raise ▶ Light refurbishment ▶ Below market value purchases ▶ Time sensitive transactions ▶ Refinance an existing loan