

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

## To apply



# 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).

















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

# 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.



Best Bridging Finance Provider

### To apply





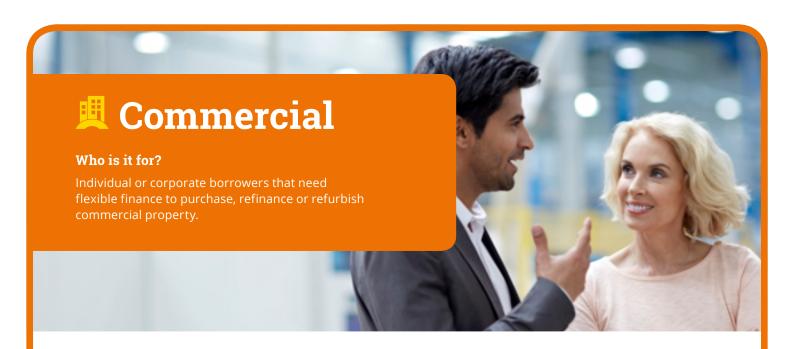












KEY FEATURES	
Maximum initial LTV (net)	70%
Loan size	£30,000 - £7,000,000
Rate (per month)	<b>0.75% - 1.5%</b> Subject to LTV
Arrangement fee	2%
Term	6 - 18 months

# 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







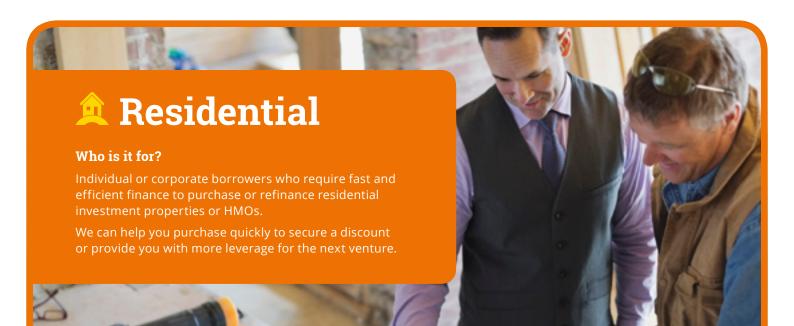












KEY FEATURES	
Maximum initial LTV (net)	75%
Loan size	£30,000 - £7,000,000
Rate (per month)	<b>0.7 % - 1%</b> Subject to LTV
Arrangement fee	2%
Term	6 – 12 months

# 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



















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

# **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















