



**ATOM**  
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# Lending guide



# Octane Capital lending guide

Residential/Semi-Commercial Bridging	Commercial Bridging/Land	Buy to Let/Bridge to Let (or Sell)	Refurbishment/Conversion/Extension
<p><b>What floats our boat?</b></p> <ul style="list-style-type: none"> <li>• Acquisition finance</li> <li>• First time landlords</li> <li>• Foreign nationals</li> <li>• Asset management opportunities</li> <li>• Complex borrowers and properties</li> <li>• Larger loans</li> <li>• Light refurbishments</li> </ul>	<p><b>What floats our boat?</b></p> <ul style="list-style-type: none"> <li>• Acquisition finance</li> <li>• Short income profiles</li> <li>• Vacant properties</li> <li>• Permitted development</li> <li>• Planning plays/asset management</li> <li>• Change of use</li> <li>• Land with planning permission for residential schemes (detailed planning permission only)</li> </ul>	<p><b>What floats our boat?</b></p> <ul style="list-style-type: none"> <li>• First time landlords</li> <li>• Foreign nationals</li> <li>• New build property purchases</li> <li>• Low yielding properties</li> <li>• Larger loans</li> <li>• Portfolio refinances</li> <li>• Developer exits (marketing facilities)</li> </ul>	<p><b>What floats our boat?</b></p> <ul style="list-style-type: none"> <li>• Permitted development schemes</li> <li>• Conversion of houses into flats</li> <li>• Conversion of flats back into single dwelling</li> <li>• Full refurbishment of derelict (unmortgageable security)</li> <li>• Extensions to existing security (heavy refurbishment)</li> </ul>
<p><b>Typical Criteria</b></p> <ul style="list-style-type: none"> <li>• 70% Max LTV</li> <li>• Terms up to 24 months</li> <li>• Complete flexibility</li> <li>• Flexible interest options</li> <li>• No exit penalties</li> <li>• Loans from £200k up to £25m</li> </ul>	<p><b>Typical Criteria</b></p> <ul style="list-style-type: none"> <li>• 65% Max LTV where leased to strong tenants</li> <li>• 65% Max LTV against VP value for all others deals including operational assets</li> <li>• Terms up to 18 months</li> <li>• Flexible interest options</li> <li>• No exit penalties</li> <li>• Loans from £200k up to £25m</li> </ul>	<p><b>Typical Criteria</b></p> <ul style="list-style-type: none"> <li>• 70% Max LTV</li> <li>• Terms up to 36 months</li> <li>• Flexible interest options including ability to defer shortfalls</li> <li>• Rental income to cover 100% only (no stress testing) including the option to defer 2% interest</li> <li>• Slight adverse acceptable</li> </ul>	<p><b>Typical Criteria</b></p> <ul style="list-style-type: none"> <li>• Up to 70% Max LTV against residual value</li> <li>• Up to 100% funding of refurbishment/development costs</li> <li>• Terms up to 24 months</li> <li>• Maximum 70% LTGDV (including interest and fees)</li> <li>• Experience required</li> </ul>
<p><b>Acceptable security</b></p> <ul style="list-style-type: none"> <li>• All types of residential property</li> <li>• Semi-commercial property</li> <li>• Blocks of flats</li> <li>• HMOs</li> <li>• Student lets</li> </ul>	<p><b>Acceptable security</b></p> <ul style="list-style-type: none"> <li>• Offices</li> <li>• Industrial estates</li> <li>• Retail/leisure</li> <li>• Serviced apartments</li> <li>• Hotels</li> <li>• Student accommodation blocks</li> <li>• Land with detailed planning permission within M25 and home counties</li> </ul>	<p><b>Acceptable security</b></p> <ul style="list-style-type: none"> <li>• All types of residential property</li> <li>• Semi-commercial property (commercial element to be &lt;30% by value)</li> <li>• Blocks of flats</li> <li>• HMOs</li> <li>• Student lets</li> <li>• Mixed portfolios</li> </ul>	<p><b>Acceptable security</b></p> <ul style="list-style-type: none"> <li>• All types of residential property</li> <li>• Semi-commercial property</li> <li>• Blocks of flats</li> <li>• HMOs</li> <li>• Student lets</li> <li>• Offices with permitted development rights</li> <li>• Commercial properties with residential planning permission</li> </ul>

# Octane Capital bespoke solutions

## Why Octane:

- We are an experienced team with an in-depth understanding of the complexities, speed and certainty that drive the need for a bridging facility.
- Prior to founding Octane Capital, our team completed more than £2bn of loans and more than 4,000 transactions – some of which were the most complex in the market.
- We are the first UK property lender to launch a ‘Productless’ proposition whereby we assess every deal individually rather than just pricing according to LTV.
- Pioneers of the Third Generation (#3rdGen) of bridging where every deal is priced and structured according to the risk it represents.
- We are able to navigate and structure deals and overcome the potential obstacles that traditional lenders shy away from or don’t understand.
- The team have already completed many complex transactions including loans to foreign nationals from Iran, Egypt, Malaysia, Israel and China.
- Although we are not regulated, we believe in treating customers and brokers fairly and will always do everything we can to ensure that our borrowers have a first-class experience.

“We look at each application from the widest possible view. We believe this is how specialist lending should be. We look at deals holistically and come up with a truly bespoke solution.”

**Jonathan Samuels**  
CEO, Octane Capital

Call us on 01403 272625

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