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	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV		
1 st charge	0.69%	0.74%	0.80%	0.85%		
2 nd charge	0.75%	0.79%	0.85%	0.89%		
Fees						
Facility fee	2% - minimum £2,000					
Admin fee	£495					
Criteria			Acceptable Secu	rity		
Terms Loans from £50,000 - £10,000,000 Terms from 1-24 months			 Houses Flats Flats above commercial property HMO (including student accommodation) Freehold flats 			
Features	d transactions only		Loan Purpose			
 Non-regulated transactions only Retained, part & part, and serviced interest options available No early repayment or exit fees Procuration fees payable from 1% 			1st charge Buy-to-let Property purchase			
<u>Eligibility</u>	<u>Eligibility</u>			 Capital raise Time restricted transactions, including auctio 		
 Aged 21-85 years LTD company/ LLPs/ non EEA/ expats accepted 			 Light refurbishment Below market value purchases Lease extensions 			
Security location			 Refinance an exisiting loan 			
England and	Wales					
ans below £100,000 are subject to a minimum interest rate of 0.95%				pperty purchase or dep nt of security or alterna poses		

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	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.85%	0.8	39%
2 nd charge	0.9	5%	
Fees			
Facility fee	2% - minimur	n £2,000	
Admin fee	£495	;	
Criteria			Acceptable Sec
<u>Terms</u>			Commercial
 Loans from £ Terms from 1- 	50,000 - £10,000,000 -24 months		Loan Purpos
<u>Features</u>			<u>1st charge</u>
Retained, par options availa		interest	 Property pur Capital raise Time restrict
	yment or exit fees ees payable from 1%		 Light refurbis Below market
	guarantees required c	n	Refinance al
Eligibility			<u>2nd charge</u>
 Aged 21-85 ye 	ears // LLPs/ non EEA/ exp	pats accepted	 Additional pr Refurbishment Business pu Planning fee
Security location	on		
England and	Wales		

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* Loans below £100,000 are subject to a minimum interest rate of 0.95%

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	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.80%	0.85%	0.89%	0.95%
2 nd charge			0.99%	
Fees				
Facility fee	2% - minimu	m £2,000		
Admin fee	£695	5		
	≤ 55% LTV	≤ 60% LTV		
GDV (not to exceed)	50%	55%		
Loan to cost	<100%	of costs		

Criteria

<u>Terms</u>

- Loans from £50,000 £500,000*
- Terms from 1-24 months

Features

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%
- Cost of works available to be drawn in stages based on the increasing value
- 100% of build costs available

Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

Security Location

England and Wales

Acceptable Security

- Offices
- Warehouses & light industrial barns & outbuildings
- Houses and flats
- Small hotels & bed and breakfasts
- Semi-commercial property
- D1 Commercial use property
- Residential property

Loan Purpose

- Property extension & loft conversions
- Conversion of single residence into multiple units, and vice-versa
- Commercial to residential conversions
- Barn conversions
- Completion of an existing development

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	≤ 50% LTV	≤ 55% LTV	
1 st charge	0.85%	0.90%	
2 nd charge	0.95%		
Fees			
Facility fee	2% - minimum £2,000		
Admin fee	£495		

Criteria

Terms

- Loans from £50,000 £10,000,000
- Terms from 1-24 months

Features

- Non-regulated transactions only
- Retained, part & part, and serviced interest options available
- No early repayment or exit fees
- Procuration fees payable from 1%
- No personal guarantees required on company transactions

Eligibility

- Aged 21-85 years
- LTD company/ LLPs/ non EEA/ expats accepted

Security location

England and Wales

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Acceptable Security

- Offices
- Retail units
- Bed & breakfasts
- Small hotels
- Holiday lets
- Prime leisure

Loan Purpose

1st charge

- Property purchase
- Capital raise
- Time restricted transactions, including auctions
- Light refurbishment
- Below market value purchases
- Refinance an exisiting loan

2nd charge

- To fund additional property or deposit
- Refurbishment of security or alternative property
- Business purposes
- Planning fees

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