

Product Matrix



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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
<p>Terms</p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £10,000,000 ▶ Terms from 1-24 months <p>Features</p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% <p>Eligibility</p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p>Security location</p> <ul style="list-style-type: none"> ▶ England and Wales

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

Acceptable Security
<ul style="list-style-type: none"> ▶ Houses ▶ Flats ▶ Flats above commercial property ▶ HMO (including student accommodation) ▶ Freehold flats

Loan Purpose
<p>1st charge</p> <ul style="list-style-type: none"> ▶ Buy-to-let ▶ Property purchase ▶ Capital raise ▶ Time restricted transactions, including auctions ▶ Light refurbishment ▶ Below market value purchases ▶ Lease extensions ▶ Refinance an existing loan <p>2nd charge</p> <ul style="list-style-type: none"> ▶ Additional property purchase or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes

	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 st charge	0.85%	0.89%	
2 nd charge	0.95%		

Fees	
Facility fee	2% - minimum £2,000
Admin fee	£495

Criteria	
<u>Terms</u>	
<ul style="list-style-type: none"> ▶ Loans from £50,000 - £10,000,000 ▶ Terms from 1-24 months 	
<u>Features</u>	
<ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% ▶ No personal guarantees required on company transactions 	
<u>Eligibility</u>	
<ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted 	
<u>Security location</u>	
<ul style="list-style-type: none"> ▶ England and Wales 	

Acceptable Security
<ul style="list-style-type: none"> ▶ Commercial with residential above

Loan Purpose
<u>1st charge</u>
<ul style="list-style-type: none"> ▶ Property purchase ▶ Capital raise ▶ Time restricted transactions, including auctions ▶ Light refurbishment ▶ Below market value purchases ▶ Refinance an existing loan
<u>2nd charge</u>
<ul style="list-style-type: none"> ▶ Additional property purchase or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes ▶ Planning fees

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

	≤ 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% - minimum £2,000
Admin fee	£695

	≤ 55% LTV	≤ 60% LTV
GDV (not to exceed)	50%	55%
Loan to cost	<100% of costs	

Criteria
<p>Terms</p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £500,000* ▶ Terms from 1-24 months <p>Features</p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% ▶ Cost of works available to be drawn in stages based on the increasing value ▶ 100% of build costs available <p>Eligibility</p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p>Security Location</p> <ul style="list-style-type: none"> ▶ England and Wales

Acceptable Security
<ul style="list-style-type: none"> ▶ 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
<ul style="list-style-type: none"> ▶ 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

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

	≤ 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
<p><u>Terms</u></p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £10,000,000 ▶ Terms from 1-24 months <p><u>Features</u></p> <ul style="list-style-type: none"> ▶ Non-regulated transactions only ▶ Retained, part & part, and serviced interest options available ▶ No early repayment or exit fees ▶ Procurement fees payable from 1% ▶ No personal guarantees required on company transactions <p><u>Eligibility</u></p> <ul style="list-style-type: none"> ▶ Aged 21-85 years ▶ LTD company/ LLPs/ non EEA/ expats accepted <p><u>Security location</u></p> <ul style="list-style-type: none"> ▶ England and Wales

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

Acceptable Security
<ul style="list-style-type: none"> ▶ Offices ▶ Retail units ▶ Bed & breakfasts ▶ Small hotels ▶ Holiday lets ▶ Prime leisure

Loan Purpose
<p><u>1st charge</u></p> <ul style="list-style-type: none"> ▶ Property purchase ▶ Capital raise ▶ Time restricted transactions, including auctions ▶ Light refurbishment ▶ Below market value purchases ▶ Refinance an existing loan <p><u>2nd charge</u></p> <ul style="list-style-type: none"> ▶ To fund additional property or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes ▶ Planning fees