

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 Procurament 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

	≤ 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 Procurament 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

- Offices
- 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

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

	≤ 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
<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 Procurament 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"> Commercial with residential above
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"> Additional property purchase or deposit Refurbishment of security or alternative property Business purposes Planning fees

	≤ 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 - £5,000,000*
- ▶ Terms from 1-24 months

Features

- ▶ Non-regulated transactions only
- ▶ Retained, part & part, and serviced interest options available
- ▶ No early repayment or exit fees
- ▶ Procurement 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

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

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 existing loan

2nd charge

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