

	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1 st charge	0.75%	0.85%	0.89%
2 nd charge	0.85%	0.89%	

Fees	
Facility fee	2% - minimum £2,000 *
Admin fee	£699 *

* All fees are deducted upon completion.

Criteria
<p><u>Terms</u></p> <ul style="list-style-type: none"> ▶ Loans from £50,000 - £10,000,000 ** ▶ Terms from 1-24 months ▶ 0.85% for Loans greater than 12 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% <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"> ▶ Houses ▶ Flats ▶ Flats above commercial property ▶ HMO (including student accommodation) ▶ Freehold flats ▶ On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis

Loan Purpose
<p><u>1st charge</u></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><u>2nd charge</u></p> <ul style="list-style-type: none"> ▶ Additional property purchase or deposit ▶ Refurbishment of security or alternative property ▶ Business purposes