

	≤ 50% LTV	≤ 60% LTV
1 <sup>st</sup> charge	0.89%	0.95%
2 <sup>nd</sup> charge	0.95%	

Fees	
Facility fee	2% - minimum £2,000 *
Admin fee	£899 *

\* All fees are deducted upon completion.

Criteria
<p><b>Terms</b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £5,000,000 **</li> <li>▶ Terms from 1-24 months</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>▶ Non-regulated transactions only</li> <li>▶ Retained, part &amp; part, and serviced interest options available</li> <li>▶ No early repayment or exit fees</li> <li>▶ Procurement fees payable from 1%</li> </ul> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>▶ Aged 21-85 years</li> <li>▶ LTD company/ LLPs/ non EEA/ expats accepted</li> </ul> <p><b>Security location</b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

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

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

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