

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

#### Fees

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

<sup>\*</sup> All fees are deducted upon completion.

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

## Criteria

#### **Terms**

- 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
- 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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<sup>\*\*</sup> Loans below £100,000 are subject to a minimum interest rate of 0.95%