



We are a principle funder and lend on residential property throughout England, Wales and Scotland. We offer regulated and non-regulated products to assist with purchases, refinances, capital raising for business purposes and for consolidation.

Our loan interest can either be serviced or rolled into the loan facility and some fees can be added to the loan in certain circumstances. We can assist clients with previous credit issues and like to understand the background to the application. We will base our lending on the value of the property.

#### We have assisted clients in the following scenarios;

- Bridging a purchase before sale
- Settling a tax liability
- Funding property refurbishments
- Increasing or refinancing property investment portfolio

#### Product Terms

Type	Regulated and Non-regulated
Min Loan Size	£25,000.00
Max Loan Size	£3m
Max LTV	75% Commercial (60% on 2nd charges)
Valuation basis	180 day RMV (Restricted Market Value)
Acceptable Security	Freehold & Leashold (with min 99 year unexpired term)
Underwriting process	No lengthy status enquiries or credit scoring
Tenure	1st and 2nd charges
Borrower types	Individuals, Partnerships and Companies
Term	3 - 60 months (12 months on regulated bridges)
Interest Rates	From 0.79% per month (9.48% pa). Interest only
Completion Fee	2.0% (minimum £1,000.00)
Purpose	Any legal purpose
Exit fees	Minimum loan period of 50% of the term
Early Repayment Charges	Applicable for loan terms in excess of 3 years
Valuation fee	Panel quotes available on application
Lender Legal fee	0.5% of loan (minimum £825) plus VAT up to £500k and for portion over £500k 0.25% (plus VAT)

#### How to apply

You can apply by completing the relevant application form below.

[Personal Application](#) ▶

[Corporate Application](#) ▶

#### Contact Us

Please get in touch if you have any questions about an application.

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