



assetz  
capital

Complete

Your Specialist Packager Distributor

# A Product Guide for Partners

## Fast, flexible finance

# Bridging Finance

Get where you need to be, fast, with our competitive bridging solutions.

We provide first & second charge loans, we cover the whole of mainland UK & Northern Ireland and impaired credit applications will be considered.

Fast, flexible finance from the experts without the hassle.



# Bridging Finance

We take pride in being flexible. Each loan is structured and priced on its own merits and we will consider terms outside the below LTV and maximum loan guidelines where the circumstances warrant it.

<b>Bridging Loans</b> with rates from	<b>&lt;=50% LTV</b>	<b>&lt;=65% LTV</b>	<b>&gt;65% LTV</b>
£250k - £750k	0.66% pcm	0.70% pcm	0.83% pcm
£0.75m - £1.25m	0.70% pcm	0.75% pcm	0.87% pcm
£1.25m - £2m	0.75% pcm	0.79% pcm	0.91% pcm
£2m - £2.5m	0.79% pcm	0.79% pcm	0.95% pcm
£2.5m+		By referral	





# Buy-to-Let for Landlords

Boxes to tick and red tape to cross can often prevent investors from accessing this market.

We're different. We take a pragmatic approach to funding professional landlords, recognising that every person and property is different. We'll consider a wide range of properties, including new builds, student and HMO properties, as well as flats above commercial properties.

# Buy-to-Let for Landlords



We can consider lending on most types of UK buy-to-let property to ex-pats, non-UK nationals, overseas investors, limited companies, borrowers with some adverse credit history or other difficult situations.

<b>Buy-to Let for Landlords</b> with rates from	<b>&lt;=50% LTV</b>	<b>&lt;=65% LTV</b>	<b>&gt;65% LTV</b>
£250k - £750k	5.9% p.a.	6.4% p.a.	7.9% p.a.
£0.75m - £1.25m	6.4% p.a.	6.9% p.a.	8.4% p.a.
£1.25m+		By referral	

# Commercial Mortgages

We've got commercial mortgages covered.

We're breaking through barriers to give your customers a decision in principle within 24 hours. Rates start from as low as 5.4% p.a.

We provide 1st & 2nd charge lending, LTV upto 75%, flexible interest-only periods, we cover the whole of mainland UK & Northern Ireland and will consider most property types.



# Commercial Mortgages



Whether its for office, industrial or mixed use premises, we offer mortgages that are tailored to your clients individual needs.

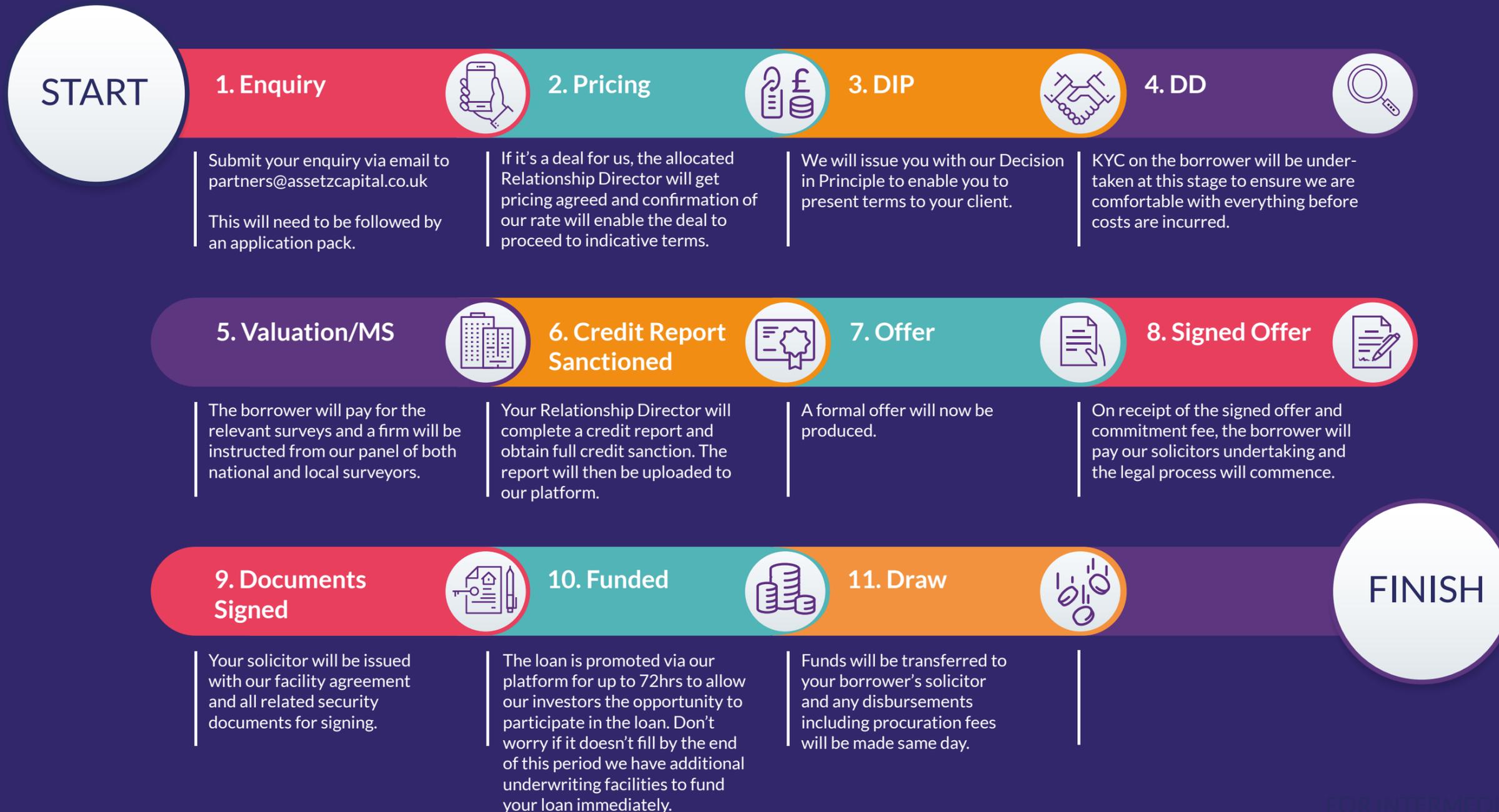
<b>Commercial Mortgages / Property Investment</b> with rates from	<b>&lt;=50% LTV</b>	<b>&lt;=65% LTV</b>	<b>&gt;65% LTV</b>
£250k - £750k	5.4% p.a.	5.9% p.a.	6.4% p.a.
£0.75m - £1.25m	5.9% p.a.	6.4% p.a.	6.9% p.a.
£1.25m - £2m	6.9% p.a.	7.4% p.a.	8.9% p.a.
£2m - £2.5m	7.4% p.a.	7.9% p.a.	9.4% p.a.
£2.5m+	By referral		

# General Criteria



	Commercial Mortgages	Commercial Property Investment	Buy-to-Let for Landlords	Bridging Finance
<b>Preferred loan Size</b>	£250k - £750k	£250k - £750k	£250k - £750k	£250k - £750k
<b>Customer / Purpose</b>	Owner occupier or Opco/Propco	Experienced investors preferred	Landlords	Auction, capital raise, chain break, refurbishment
<b>Commitment</b>	Upto 5 years	Upto 5 years	Upto 5 years	Upto 1 year
<b>Repayment Profile</b>	Upto 20 years	Upto 20 years	Upto 20 years	N/A
<b>Max int only period</b>	2 years	5 years	5 years	N/A
<b>LTV</b>	70% (75% considered for well located modern buildings)	70% (75% considered for well located relet potential)	70% (75% considered for well located strong demand units)	70% (75% considered for good location and strong exit)
<b>Day 1 affordability test</b>	ebitda:dsc to be 1.25x	GRI: DSC = 1.25x NRI: DSC = 1.1x	GRI: DSC = 1.25x NRI: DSC = 1.1x	Retained or serviced from a proven source
<b>Covenants</b>	None	None	None	None
<b>Personal Guarantee</b>	25%	25%	25%	25% minimum
<b>Other Information</b>	Quarterly management information preferred	Quarterly management info / rent roll preferred	Six monthly rent roll	Demonstrable exit route
<b>Background</b>	Clear or explained searches	Clear or explained searches	Clear or explained searches	Clear or explained searches

# Our Deal Process Explained



FOR INTERMEDIARY USE ONLY