

# Product Matrix



Complete  
Your specialist pan-trepreneur distributor

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	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1 <sup>st</sup> charge	0.69%	0.75%	0.79%	0.89%
2 <sup>nd</sup> charge	0.79%	0.85%	0.89%	

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

\* All fees are deducted upon completion.

Criteria
<p><b><u>Terms</u></b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £10,000,000 **</li> <li>▶ Terms from 1-24 months</li> <li>▶ 0.85% for Loans greater than 12 months</li> </ul> <p><b><u>Features</u></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><u>Eligibility</u></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><u>Security location</u></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>▶ Houses</li> <li>▶ Flats</li> <li>▶ Flats above commercial property</li> <li>▶ HMO (including student accommodation)</li> <li>▶ Freehold flats</li> <li>▶ On all new build properties of 5 units or above, the transaction will be reviewed on a case by case basis</li> </ul>
Loan Purpose
<p><b><u>1st charge</u></b></p> <ul style="list-style-type: none"> <li>▶ Buy-to-let</li> <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>▶ Lease extensions</li> <li>▶ Refinance an existing loan</li> </ul> <p><b><u>2nd charge</u></b></p> <ul style="list-style-type: none"> <li>▶ Additional property purchase or deposit</li> <li>▶ Refurbishment of security or alternative property</li> <li>▶ Business purposes</li> </ul>



	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 <sup>st</sup> charge	0.85%	0.89%	0.95%

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

\* All fees are deducted upon completion.

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

Criteria
<p><b><u>Terms</u></b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £500,000 **</li> <li>▶ Terms from 1-24 months</li> </ul> <p><b><u>Features</u></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> <li>▶ Cost of works available to be drawn in stages based on the increasing value</li> <li>▶ 100% of build costs available</li> </ul> <p><b><u>Eligibility</u></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><u>Security Location</u></b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

### 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

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



	≤ 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	£699 *

\* All fees are deducted upon completion.

Criteria
<p><b><u>Terms</u></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><u>Features</u></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><u>Eligibility</u></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><u>Security location</u></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><u>1st charge</u></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><u>2nd charge</u></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>



	≤ 55% LTV	≤65% LTV
1 <sup>st</sup> charge	0.80%	0.85%
2 <sup>nd</sup> charge	0.89%	

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

\* All fees are deducted upon completion.

Criteria
<p><b><u>Terms</u></b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £10,000,000 **</li> <li>▶ Terms from 1-24 months</li> </ul> <p><b><u>Features</u></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><u>Eligibility</u></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><u>Security location</u></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>▶ Commercial with residential above</li> </ul>
Loan Purpose
<p><b><u>1st charge</u></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><u>2nd charge</u></b></p> <ul style="list-style-type: none"> <li>▶ Additional property purchase or deposit</li> <li>▶ Refurbishment of security or alternative property</li> <li>▶ Business purposes</li> <li>▶ Planning fees</li> </ul>



	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1 <sup>st</sup> charge	0.65%	0.69%	0.75%	0.85%
2 <sup>nd</sup> charge	0.75%	0.80%	0.85%	

Fees	
Facility fee	2%*
Admin fee	£699

\* Minimum facility fee £2000

Criteria
<p><b><u>Terms</u></b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £2,500,000</li> <li>▶ Terms from 1-12 months</li> <li>▶ Loans below £125,000 are subject to a minimum interest rate of 0.89% PCM</li> </ul> <p><b><u>Features</u></b></p> <ul style="list-style-type: none"> <li>▶ Retained interest only</li> <li>▶ No early repayment or exit fees</li> <li>▶ Procurement fees payable from 1%</li> </ul> <p><b><u>Eligibility</u></b></p> <ul style="list-style-type: none"> <li>▶ Aged 21-85 years</li> </ul> <p><b><u>Security location</u></b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

Acceptable Security
<ul style="list-style-type: none"> <li>▶ Houses</li> <li>▶ Flats (freehold and leasehold greater than 60 years)</li> <li>▶ Flats above commercial property</li> <li>▶ Semi-commercial where the residential element is greater than 40%</li> </ul>

Loan Purpose
<ul style="list-style-type: none"> <li>▶ Property purchase</li> <li>▶ Capital raise</li> <li>▶ Light refurbishment</li> <li>▶ Below market value purchases</li> <li>▶ Time sensitive transactions</li> <li>▶ Refinance an existing loan</li> </ul>

FOR INTERMEDIARIES ONLY