



Exclusive Product  
Guide  
England & Wales



Roma Finance works with our partners to provide the 'Borrower First' experience to landlords, developers and investors for the purpose of adding value to property investments.

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FIBA Partner



NACFB  
HELPING FUND UK BUSINESS



Ask us about #RomaFLOW

## NEW | Desktop Valuations

- Available on FLOW bridge
- Up to 70% LTV
- Residential properties only
- Property Value up to £500,000
- England & Wales Only

## RomaFLOW Exclusive Range

Bridging Finance	Rates from	LTV
FLOW Bridge	0.83%	Up to 75%
FLOW Refurb Cost of works up to 25% of CMV	0.86%	Up to 70%
Light Development Cost of works between 25% and 50% of CMV	0.90%	Up to 70%

*RomaFLOW products – no exit fee with refinance as exit strategy*

### What is RomaFLOW?

A minimal paperwork and hassle finance process with 80% of applications completing within 28 days

Bridging Finance	Rates from	LTV
Medium Refurbishment Cost of works between 50% and 100% of CMV	0.99%	Up to 70%
Heavy Refurbishment Cost of works more than CMV	1.05%	Up to 65%
Commercial	1.25%	Up to 65%
Semi-Commercial	1.07%	Up to 70%
Developer Exit (Bridging) (Wind & Watertight properties)	0.86%	Up to 75%
Below Market Value Bridge	0.99%	Up to 70%

*Exit fees may apply*

# Criteria Overview

## Key Terms and Criteria

- Non-regulated lending
- Loan sizes from £75k to £3m
- Terms up to 24 months
- Interest deducted from initial advance. Rolled up, part & part and serviced interest
- Lending in England and Wales
- Maximum LTV of 70% on refinances
- 2nd charge up to 55% LTV - referral only
- Current Market Value - (CMV)
- Loan to Purchase - (LTP)
- Rates and terms are subject to change on non-standard cases including, but not limited to credit history, experience and construction type
- RomaFLOW products - no exit fee with refinance as exit strategy

## Below Market Value

- Experienced landlords only (at least 3 BTLs owned for past 12 months; or proof of profit from minimum 3 flips in last 24 months)
- Maximum loan £500k
- Lending in England & Wales.
- Max 90% Gross LTP, 70% Gross LTV, where the net loan amount is no more than 85% of the purchase price

## Lending on....

- Residential investment, Semi-Commercial & Commercial
- Non-working farms and shut down pubs
- Non-standard construction
- Land with planning - max 55% LTV

## Lending to....

- Individuals, limited companies, LLPs
- Expats and UK residents residing overseas must have a credit footprint and a live UK bank account. Applicants may be required to sign documents in the UK
- Min. age 18 years - no upper age limit
- Any experience levels considered

## Lending for....

- Property purchase/refinance
- Below market value purchases
- Capital raising and business purposes
- Time restricted cases e.g. auctions,
- Property refurbishments & renovations - light, medium & heavy
- Developer exit

## Fees

- Arrangement Fee - 2%
- AVM - £30
- Legal fees 0.3% + VAT of gross loan min amount being £1,500 plus VAT
- Each additional security - £750 inc. VAT
- For corporate borrowers, each guarantor will need independent legal advice
- Desktop valuation fee scale applies

## AVM Criteria (Hometrack)

LTV/ Max Loan	50%/ £500K	65%/ £300K	70%/ £200K
Purchase Conf. Level	4+	4.5+	5+
Refinance Conf. Level	4.5+	5+	5.5+

## AVM Criteria

- Maximum LTV on refinances 65%
- Minimum property value £100K - if <£100k reduced LTV by 5%
- Standard construction residential only
- No further advances

# Development Finance

Development Finance	Rates from	LTGDV (Gross)
Residential Development Funding	0.99%	Up to 65%
Commercial Development Funding	1.15%	Up to 60%
Developer Exit (Bridging) (Wind & Watertight properties)	0.93%	Up to 75%

Exit fees may apply

Key Terms and Criteria	Lending to....	Fees
<ul style="list-style-type: none"><li>• Non-regulated lending</li><li>• Loan sizes from £75k to £3m</li><li>• Terms up to 24 months</li><li>• Interest deducted from initial advance. Rolled up, part &amp; part and serviced interest available</li><li>• Lending in England and Wales</li><li>• Maximum LTV of 70% on refinances</li><li>• 2nd charge up to 55% LTV - by referral only</li><li>• Current Market Value - (CMV)</li><li>• Rates and terms are subject to change on non-standard cases including, but not limited to credit history, experience and property construction</li></ul>	<ul style="list-style-type: none"><li>• Individuals, limited companies, LLPs</li><li>• Expats and UK residents residing overseas must have a credit footprint and a live UK bank account. Applicants may be required to sign documents in the UK</li><li>• Min. age 18 years - no upper age limit</li><li>• Any experience levels considered</li></ul>	<ul style="list-style-type: none"><li>• Arrangement Fee - 2%</li><li>• AVM - £30</li><li>• Legal fees 0.3% + VAT of gross loan min amount being £1,500 including VAT</li><li>• Each additional security - £750 + VAT</li><li>• For corporate borrowers, each guarantor will need independent legal advice</li></ul>
Lending on....	Lending for....	Development
<ul style="list-style-type: none"><li>• Residential investment, Semi-Commercial &amp; Commercial</li><li>• Non-working farms and shut down pubs</li><li>• Non-standard construction</li><li>• Land with planning - max 55% LTV</li></ul>	<ul style="list-style-type: none"><li>• Property purchase/refinance</li><li>• Below market value purchases</li><li>• Capital raising and business purposes</li><li>• Time restricted cases e.g. auctions,</li><li>• Property refurbishments &amp; renovations - Light, medium &amp; heavy</li><li>• Ground up development/ Developer exit</li></ul>	<ul style="list-style-type: none"><li>• Drawdowns released in arrears of works done certified by Roma's appointed monitoring surveyor</li><li>• Collateral warranties and/or step in rights may be required</li><li>• Up to 12 units</li><li>• Inexperienced borrowers considered with a premium</li></ul>

Our product guide is a ‘guide’, please speak to your local business development manager for a tailored quote.

- No upfront interest on drawdowns
  - Tailored customer service with a named team member
  - A Quantity Surveyor is not always required - inhouse monitoring available
- Fast processing channel for standard bridging, auction finance and light refurbishment
  - Non standard construction considered
  - Direct access to the decision maker; the underwriter