

Rate card

For more information on our discounted rates and our full product range call:

01509 345 007

Head office:

2 The Cornerstone

Market Place, Kegworth DE74 2EE

Email: enquiries@apexbridging.co.uk

Web: www.apexbridging.co.uk



| PRODUCT OVERVIEW | | | |
|------------------------|--|---------------------|------------|
| Minimum loan | £50,000 | Maximum loan | £2,000,000 |
| LTV | 80% Maximum Open Market Value on 1st charge. 75% on 2nd charge. Subject to Underwriting. | | |
| Employment type | Self employed or employed | | |
| USPs | <ul style="list-style-type: none"> Funds can be available in as little as 7 days CCJs, defaults and arrears considered* | | |
| Minimum term | 4 months | Maximum term | 12 months |
| Minimum age | 18 | Maximum age | 70 |
| Property | <ul style="list-style-type: none"> England & Wales Freehold and long leasehold properties. Short leasehold properties considered. Residential property. Residential properties which are part commercial would be considered. | | |
| Loan purpose | <ul style="list-style-type: none"> Non-regulated only Loans over £2,000,000 may be considered on an case by case basis Commercial and Agricultural loans will be considered for the right proposition. | | |
| Interest | <ul style="list-style-type: none"> Interest retained, within the maximum LTV limits and deducted on completion Minimum of four months interest | | |
| Income | <ul style="list-style-type: none"> No minimum income required CCJ's, defaults and arrears are considered with a sound exit strategy | | |
| Requirements | <ul style="list-style-type: none"> Completed and signed application form Details of all charges and exit strategy Completed credit search on all applicants Electronic Identity check Personal guarantee and floating debenture required when lending to Limited Company or LLP | | |

| Key Points |
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| Quick underwriting decisions |
| Adverse and unusual circumstances accepted |
| Fast Turnarounds - funds can be released in days |
| Speak to the decision makers |

Discounted rates

1st charge purchase

| LTV | Rate (mth) | Minimum term |
|-----|------------|--------------|
| 80% | 1.35% | 4 months |
| 70% | 1.2% | 4 months |
| 60% | 1.10% | 4 months |

1st charge refinance

| LTV | Rate (mth) | Minimum term |
|-----|------------|--------------|
| 80% | 1.5% | 4 months |
| 70% | 1.35% | 4 months |
| 60% | 1.10% | 4 months |

2nd charge for investment properties

| LTV | Rate (mth) | Minimum term |
|-----|------------|--------------|
| 75% | 1.5% | 4 months |
| 60% | 1.25% | 4 months |

2nd charge for main residence (business purposes)

| LTV | Rate (mth) | Minimum term |
|-----|------------|--------------|
| 65% | 1.5% | 4 months |

| | |
|-------------------------------|-----|
| Facility | 2% |
| Exit fee | N/A |
| Standard interest rate | 3% |

For all 80% products we will require a 6 month minimum term



* Rate maybe loaded on a price for risk basis