

Rate card

For more information on our discounted rates and our full product range call:
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PRODUCT OVERVIEW			
Minimum loan	£50,000	Maximum loan	£2,000,000
LTV	80% Maximum Open Market Value on 1st charge 70% 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* We lend on OMV 		
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 a 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
Quick underwriting decisions
Adverse and unusual circumstances accepted
Fast Turnarounds - funds can be released in days
Speak to the decision makers

Rates from...

1st charge purchase

LTV	Rate (mth)
80%	1.02%
70%	0.85%
60%	0.65%

1st charge refinance

LTV	Rate (mth)
70%	1.02%
60%	0.85%

2nd charge for investment properties

LTV	Rate (mth)
70%	From 1.02%

On a case by case basis

Facility	2%
Exit fee	N/A
Standard interest rate	2%

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

Please note:
unregulated loans for business purposes



* Rate maybe loaded on a price for risk basis