



Lending Criteria

- Unregulated
- 1st Charge only
- Rates start from 0.89% p/m
- Terms up to 18 months
- Purchase or Refinance
- Auction Purchase
- Light to Heavy Refurbishment
- England and Wales
- Loan size from £50k - £4m
- Large-size loans (£4m to £50m) will be considered
- Residential (BTL & HMO) – (Up to 75% LTV)
- Semi-Commercial (Up to 70% LTV)
- Commercial (Up to 65% LTV)
- Land with planning (Up to 50% LTV)
- Below-market purchase (Up to 100% LTP)
- Individual and corporate
- On-shore or off-shore
- UK, EU, overseas borrowers
- No up-front fees
- No early redemption charges (ERCs)
- No Exit fees
- No credit scoring
- Adverse credit, CCJs and arrears accepted
- Desktop & AVM valuation *