

	Development Finance	Bridging Finance		Residential Refurbishment
		1st Charge	2nd Charge	
Commitment Term	Up to 2 years	Up to 1 year		Up to 2 years
Amortisation Profile (Interest only periods may be available)	Bullet / From sales	Bullet		Bullet
Maximum LTV (Loan to Value)	70% LTGDV (including interest)	75% (including interest)	70% (including interest)	70% LTGDV (including interest)
Maximum Debt	Up to £10m (On a staged drawdown basis)	£2.5m		£1.5m
Preferred Debt	£500,000 - £5m	£250,000 - £2m		£250,000 - £1.5m
Borrower Rate Per Annum (Rate dependent on risk and loan size)	From 8.4% p.a. (on the drawn balance)	From 8% p.a.		From 8.4% p.a.

	Commercial Mortgages		Secured SME Term Loans		Buy-to-let for landlords	
	1st Charge	2nd Charge	Property Security		1st Charge	2nd Charge
Commitment Term	Up to 5 years		Up to 5 years		Up to 5 years	
Amortisation Profile (Interest only periods may be available)	Up to 20 years		Up to 20 years		Up to 20 years Capital and Interest or Bullet	
Maximum LTV (Loan to Value)	75% (including any retained interest)	70% (including interest & prior debt)	75% (including any retained interest)	70% (including interest & prior debt)	75% (of market value)	70% (of market value)
Maximum Debt	£2.5m		£2.5m		£1.25m	£500,000
Preferred Debt	£200,000 - £2.5m		£200,000 - £2m		£100,000 - £500,000	£100,000 - £250,000
Borrower Rate Per Annum (Rate dependent on risk and loan size)	From 6.9% p.a.		From 6.9% p.a.		From 6.9% p.a.	