

	≤ 40% LTV	≤ 50% LTV	≤ 60% LTV	≤ 65% LTV
1 <sup>st</sup> charge	0.49%	0.55%	0.65%	0.75%
2 <sup>nd</sup> charge	0.75%		0.80%	0.85%

Fees	
Facility fee	2%*
Admin fee	£525

\* Minimum facility fee £2000

Criteria
<p><b>Terms</b></p> <ul style="list-style-type: none"> <li>▶ Loans from £50,000 - £1,500,000</li> <li>▶ Terms from 1-12 months</li> <li>▶ Loans below £125,000 are subject to a minimum interest rate of 0.89% PCM</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>▶ Retained interest only</li> <li>▶ No early repayment or exit fees</li> <li>▶ Procurement fees payable from 1%</li> </ul> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>▶ Aged 21-85 years</li> </ul> <p><b>Security location</b></p> <ul style="list-style-type: none"> <li>▶ England and Wales</li> </ul>

Acceptable Security
<ul style="list-style-type: none"> <li>▶ Houses</li> <li>▶ Flats (freehold and leasehold greater than 60 years)</li> <li>▶ Flats above commercial property</li> <li>▶ Semi-commercial where the residential element is greater than 40%</li> </ul>

Loan Purpose
<ul style="list-style-type: none"> <li>▶ Property purchase</li> <li>▶ Capital raise</li> <li>▶ Light refurbishment</li> <li>▶ Below market value purchases</li> <li>▶ Time sensitive transactions</li> <li>▶ Refinance an existing loan</li> </ul>