

2025

Product Guide

The lender of choice for service and deliverability

- ✓ Multi award winning
- √ Lightning fast
- √ Experienced, dynamic team
- √ Principal decision makers
- √ Flexible credit policies
- √ Delivering straight talking, reliable solutions

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Residential Bridging

Loans from £50,000 - £5,000,000

Fixed rates from 0.85% pcm

LTV up to 75%

Complex off-shore structures accepted

Adverse credit accepted

Fastest completion to date: 41 hours from enquiry

Max term: 24 months

Geography: England and Wales

AVMs and Desktop valuations considered





Refurbishment Finance

- Up to 70% LTV day one
- Up to 65% LTGDV
- Max term: 24 months
- Rates from 0.89% pcm
- Up to 70% LTC

- · Interest retained or serviced
- Auction Finance & Multi-Asset refurbs accepted
- Commercial to resi under PD accepted
- First time developers accepted



Semi-Commercial Lending

- Loans from £50,000 to £5,000,000
- LTV up to 65% (exceptions considered based on asset type)
- Commercial element to be income generating unless refurb
- Rates from 0.89% pcm
- · UK and overseas customers accepted
- Geography: England and Wales





Second Charge Lending

- · Residential assets only
- LTV up to 70%
- Rates from 0.89% pcm
- Maximum first charge: 45%
- First charge must be recognised term lender
- Loans from £100,000 to £2,500,000
- Max term: 24 months
- Primary residence security accepted



90% Stretched LTV

- Up to 90% Loan to Purchase Price
- Rates from 0.89% pcm
- Loans from £50,000 to £5,000,000
- Up to 70% LTV
- · Large portfolio purchases considered





Mini Wings

- Loans from £26,000 £250,000
- Rates from 0.95% pcm
- No minimum arrangement fee
- Capped valuation fee
- Capped legal fee
- Residential and Semi-Commercial assets accepted



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