



PRODUCT GUIDE 2026

Flexible lending.
Exceptional speed.
Every time.

- ✓ MULTI AWARD WINNING
- ✓ PRINCIPAL DECISION MAKERS
- ✓ FLEXIBLE CREDIT POLICIES
- ✓ STRAIGHT TALKING, RELIABLE SOLUTIONS

0.75%

RATES FROM (PCM)

£10m

MAX LOAN SIZE

90%

MAX LTV AVAILABLE

5-7 Days

TO COMPLETION

Our Products

BRIDGING

Residential Bridging

| | |
|------------|--------------------------------------|
| LOANS | £50,000 - £10,000,000 |
| RATES | From 0.75% pcm (fixed) |
| LTV | Up to 75% |
| MAX TERM | 24 months |
| VALUATIONS | AVMs & Desktop considered |
| CREDIT | Adverse accepted |
| STRUCTURES | Complex offshore accepted |
| GEOGRAPHY | England & Wales |

REFURBISHMENT

Refurbishment Finance

| | |
|------------|--------------------------------------|
| MAX LOAN | £10,000,000 |
| RATES | From 0.85% pcm |
| LTGDV | Up to 70% |
| MAX TERM | 24 months |
| LTC | Up to 90% |
| LTV DAY 1 | Up to 75% |
| INTEREST | Rolled |
| ACCEPTED | Auction Finance, multi-asset |
| DEVELOPERS | First-time developers welcome |

MIXED USE

Semi- Commercial

| | |
|------------|-----------------------------------|
| LOANS | £50,000 - £5,000,000 |
| RATES | From 0.80% pcm |
| LTV | Up to 70% |
| MAX TERM | 24 months |
| COMMERCIAL | Max 30% commercial element |
| CUSTOMERS | UK & overseas accepted |
| GEOGRAPHY | England & Wales |

Our Products

SECOND CHARGE

Second Charge

| | |
|----------------|--|
| LOANS | £100,000 - £2,500,000 |
| LTV | Up to 65% |
| RATES | From 0.95% pcm |
| MAX 1ST CHARGE | 45% |
| 1ST CHARGE | Recognised term lender required |
| MAX TERM | 24 months |
| SECURITY | Primary residence accepted |
| ASSETS | Residential only |

HIGH LEVERAGE

90% Stretched LTV

| | |
|------------------------|---|
| LOAN TO PURCHASE PRICE | Up to 90% (BMV only) |
| LTV | Up to 70% |
| RATES | From 0.89% pcm |
| LOANS | £50,000 - £5,000,000 |
| PORTFOLIOS | Large portfolio purchases considered |

STREAMLINED LENDING

Mini Wings

| | |
|-----------------|--|
| LOANS | £50,000 - £250,000 |
| RATES | From 0.99% pcm |
| ASSETS | Residential & Semi-Commercial |
| ARRANGEMENT FEE | No minimum |
| VALUATION FEE | Capped |
| LEGAL FEE | Capped |

Our award-winning product. Purpose built loans under £250,000. Minimal fees, capped costs, and the same fast service, designed for deals where simplicity matters.

Our Approach

“Straight talking, reliable solutions – structured around your deal, not a checklist”

We're a principal-led lender with direct decision-makers involved from the very first conversation. Our experienced, dynamic team combines real-world property insight with flexible credit thinking, enabling us to move fast and say yes where others won't.

- 01 Multi-award winning lender with a track record for speed and reliability
- 02 Principal decision-makers involved from the outset - no credit committee delays
- 03 Flexible credit policies - adverse credit, offshore structures, and complex cases welcomed
- 04 Fastest ever completion: 41 hours from initial enquiry to drawdown
- 05 AVMs and Desktop valuations considered to remove delays, on suitable assets

Contact Us

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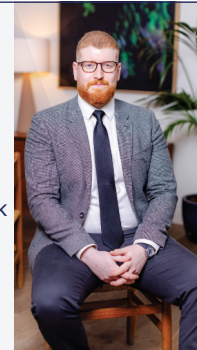


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Ready to discuss your next deal?

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