

# Short-term finance for every need

**Complete**FS  
Your specialist packager distributor

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www.complete-fs.co.uk

We lend to property professionals and homeowners. Whatever the project, we offer your clients fast, flexible short term property finance that they can rely on. Powered by technology and with experts available at every step of the way, you can get the right deal for you and your client.

Product	Commonly used for
<b>Regulated</b> (Homeowner)	Chain breaks and quick purchases.
<b>Unregulated</b>	Securing a residential property purchase quickly, generating short-term business cash flow from an existing property, funding refurbishments or HMO conversions to add value. Helping fund and allowing time to secure or vary planning permission.
<b>Auction</b>	Fast-track funding to secure a residential auction property.
<b>Bridge-to-Let</b>	Securing the purchase of a run-down property before making repairs, or refinancing an existing property that needs modernisation. Add value and signal an intent to exit via a loan meeting the current
<b>Refurbishment</b>	<p><b>Refurbishment Bridge</b> Via the portal, no drawdowns, net LTV 74% loan on day 1 then roll up fees and interest based on a viable project and schedule of works being provided.</p> <p><b>Refurbishment GDV</b> <span style="border: 1px solid green; padding: 2px;">NEW</span> NOT via the portal, max 3 drawdowns, up to 70% LTGDV. Residential (including HMO up to 6 bedrooms). End value single unit can't exceed £1m. Monitoring at underwriters discretion. Contact</p>
<b>Semi-commercial Commercial Land</b>	Securing a property purchase quickly, generating short-term business cash flow from an existing asset, funding refurbishment or permitted developments for change of use. Helping fund – and allowing time to secure or vary - planning permission.
<b>Development Exit</b>	Lending against residential and residential led mixed-use property with a new-build warranty in place. Replace higher-cost and/or variable rate development finance on a finished development for sale with a fixed rate product. Sell units to repay our facility and retain an element of net proceeds from each sale for business cashflow, subject to our consent.

# Key features

	Regulated	Unregulated	Refurbishment Bridge	Refurbishment GDV <span style="border: 1px solid green; padding: 2px;">NEW</span>	Development Exit
Max loan size	£3,000,000	£15,000,000 <sup>1</sup>	£1,500,000 <sup>1</sup>	£1,500,000 <sup>1</sup>	£30,000,000
Min loan size	£75,000	£75,000 <sup>2</sup>	£100,000	£500,000	£250,000
Max LTV/LTGDV	70%	75%	74% (net) <sup>3</sup>	70% (GDV)	75%
Max loan term (months)	12	12	12	18	18
Arrangement fee	2%	2%	2%	2%	2%
Interest method	<b>Rolled</b>	<b>Serviced or Retained</b>	<b>Rolled</b>	<b>Rolled</b>	<b>Rolled</b>
Regions	<b>England, Wales and Scotland</b>	<b>England, Wales and Scotland</b>	<b>England, Wales and Scotland</b>	<b>England, Wales and Scotland</b>	<b>England, Wales and Scotland</b>

<sup>1</sup> For loans over this limit, please contact us directly to discuss. In addition, loans over £1m are reduced to 70% LTV.

<sup>2</sup> For Commercial Bridging, min loan size is £200k. Max LTV is 70% for Semi-commercial. Max LTV on commercial and land is 60%.

<sup>3</sup> A maximum loan to GDV of 75%, including interest and fees sub £1m loan size. A maximum loan to GDV of 70% for loans above £1m.

<sup>4</sup> For regulated deals the interest rate is calculated based on net LTV see page 4.

# Unregulated Bridging rates

**i** Transition with free legals and valuations between our bridging and Buy-to-Let products. (Standard properties only)

LTV	Unregulated <sup>1,2</sup>	Refurbishment Bridge	Semi-commercial	Commercial	Land	Development Exit
≤ 50%	0.84%	-	0.99%	1.04%	1.10%	0.82%
≤ 55%	0.84%	-	0.99%	1.04%	1.15%	0.82%
≤ 60%	0.84%	-	1.04%	1.09%	1.15%	0.82%
≤ 65%	0.84%	-	1.04%	-	-	0.82%
≤ 70%	0.84%	-	1.09%	-	-	0.82%
≤ 75%	0.89%	-	-	-	-	0.85%
≤ 80%	-	-	-	-	-	-
≤ 85%	-	0.98%	-	-	-	-

<sup>1</sup> Residential Bridging, Auction, Bridge-to-Let.  
<sup>2</sup> An interest rate is considered case by case on an 18 month term request.

# Regulated Bridging rates

✓ We can lend up to 70% gross LTV on all residential regulated bridging.

i Our calculations are based on net LTV and roll up to a maximum of 70% gross LTV.

Net LTV <sup>1</sup> from	50%	55%	60%
<b>1st charge</b> Monthly interest rate from	<b>0.89% + rolled interest and fees we can lend up to 70% gross LTV</b>	<b>0.94% + rolled interest and fees we can lend up to 70% gross LTV</b>	<b>0.99% + rolled interest and fees we can lend up to 70% gross LTV</b>
<b>1st and 2nd charge combined</b> Monthly interest rate from	<b>0.94% + rolled interest and fees we can lend up to 70% gross LTV</b>	<b>0.99% + rolled interest and fees we can lend up to 70% gross LTV</b>	<b>1.04% + rolled interest and fees we can lend up to 70% gross LTV</b>
Max loan size	<b>£3m</b>	<b>£3m</b>	<b>£3m</b>
Min loan size	<b>£75k</b>	<b>£75k</b>	<b>£75k</b>
Max loan terms (months)	<b>12</b>	<b>12</b>	<b>12</b>
Interest method	<b>Rolled</b>	<b>Rolled</b>	<b>Rolled</b>
Arrangement fees	<b>2%</b>	<b>2%</b>	<b>2%</b>

<sup>1</sup> Regulated bridging we can only accept residential properties.



# Stepped rates

For unregulated bridging only

	Residential <sup>1</sup>	Semi-commercial	Commercial	Land
Initial rate	0.74% - 0.79%	0.89% - 0.99%	0.94% - 0.99%	1.00% - 1.05%
Month 4 - 6	Increase of 0.15%	Increase of 0.15%	Increase of 0.15%	Increase of 0.15%
Month 7 - 9	Increase of 0.15%	Increase of 0.15%	Increase of 0.15%	Increase of 0.15%
Month 10 - 12	Increase of 0.15%	Increase of 0.15%	Increase of 0.15%	Increase of 0.15%
Exit fee	No	No	No	No

<sup>1</sup> Up to 75% LTV

Max loan size	Min loan size	Max loan term (months)	Arrangement fee	Interest method	Regions
£15,000,000 <sup>1</sup>	£75,000	12	2%	Fully retained	England, Wales and Scotland

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# Refurbishment GDV rates NEW

- This product is not available in the portal.
- Maximum 3 drawdowns and monitoring at underwriters discretion.
- Residential (including HMO up to 6 bedrooms).
- Light Refurbishment: Decorating, replacement of kitchens, bathrooms, electrical rewiring, plumbing, windows & doors. Works to improve the EPC rating of the property.
- Heavy Refurbishment: Structural works and conversions, involving building regulations approval or planning permission including HMO conversions, extensions and ground up building work.
- End value single unit can't exceed £1m.
- Monitoring fees to be confirmed by underwriter at application.

LTGDV	≤ 65%	≤ 70%
Monthly interest rate from	1.05%	1.09%
Max loan size	£1.5m	£1.5m
Min loan size	£500k	£500k
Exit fees from	£0	£0

## Why LendInvest?

- Market-leading rates for every type of project, supporting developers, landlords and homeowners at every step of their deal.
- An expert team that considers all deals on merit.
- Technology-enabled applications cut out the paperwork, saves you time and gets you the right deal faster.

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≤ 65%	<b>0.84%</b>	-	<b>1.04%</b>	-	-	<b>0.82%</b>
≤ 70%	<b>0.84%</b>	-	<b>1.09%</b>	-	-	<b>0.82%</b>
≤ 75%	<b>0.89%</b>	-	-	-	-	<b>0.85%</b>
≤ 80%	-	-	-	-	-	-
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