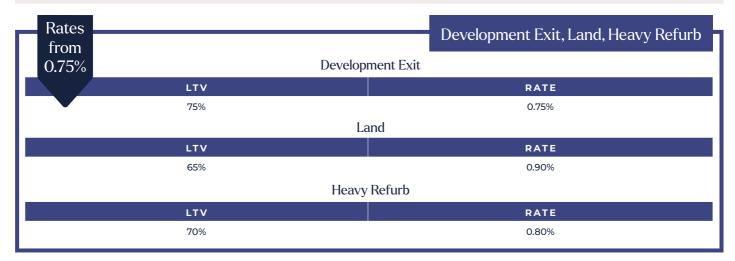




Product guide

May 2025

Rates from 0.75%	Residential (inclu	Residential, Commercial, Semi-commercial ding light refurbishment)		
	LTV	RATE		
	75%	0.75%		
Commercial (including light refurbishment)				
	LTV	RATE		
	70%	0.90%		
	Semi-commercial (including light refurbishment - max 50% commercial)			
	LTV	RATE		
	75%	0.80%		



			Key features
Maximum loan size	£10m (Developer Exit £25m)	Repayment type	Rolled or Serviced
Minimum loan size	£100,000	Arrangement fee	2%
Loan term	12 to 24 months	Age requirement	Minimum age 18 No maximum age
LTV	Up to 75%	Income requirement	No minimum
Regions	England & Wales	Early Repayment Charges (ERCs)	Minimum 3 months interest

			AVM criteria
Maximum LTV	65% gross	Confidence level	5 plus
Property type	Residential houses, auction purchases, HMOs (up to 6 units), low rise flats (up to 4 stories)	Property values	Minimum £250k and maximum £1m