

	PLEX	SHORT	REFURB	REFURB PLEX
Minimum Gross Loan	£250,000	£150,000	£250,000	£250,000
Maximum Gross Loan	5,000,000	£750,000	£3,000,000	£5,000,000
Term (minimum)	Up to 18 months (no minimum)	Up to 6 months (3 minimum)	18 months (3 minimum)	24 months (6 minimum)
LTV & LTC	Lower of CMV & up to 80% Purchase Price ¹		Lower of CMV & up to 80% Purchase Price ¹ 100% Loan to Cost (LTC)	
< 60%	0.60% pcm	0.70% pcm	From 0.60% pcm	From 0.65% pcm
< 65%	0.65% pcm	0.75% pcm	From 0.65% pcm	From 0.70% pcm
< 70%	0.70% pcm	0.80% pcm	From 0.70% pcm	From 0.75% pcm
< 75%	0.70% pcm	0.85% pcm	From 0.75% pcm	Not Permitted
Interest	Retained (Served with proof of sufficient liquidity)	Retained Only	Retained Only	Retained Only
Borrower	UK Residents, Companies; Foreign Nationals	UK Residents, Companies;	Experienced Developers; UK Residents, UK Companies	Inexperienced Developers; Foreign Nationals, Companies; Credit Impaired;
Property	Residential, Mixed use	Residential	Residential	Residential incl. Grade II; Mixed Use; Conversions
Refurbishment	Light Refurbishment Permitted	Not Permitted	Light, Moderate Development; Conversions; PDR;	Moderate Development; Structural; No Ground Up
Charge	1 st Charge Only			
Facility Fees	Arrangement Fee 2% External Valuation Fee External Legal Fee External QS Fee Exit Fee 0.50% ¹			
Admin Fees	Bespoke	£350 per Property + £350 per Guarantor	£350 per Property + £350 per Guarantor + £500 Project DD	Bespoke

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¹ Where applicable

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	SHORT	PLEX	REFURB	REFURB PLEX
Minimum Loan	£150,000	£750,000	£500,000	£500,000
Maximum Loan	£750,000	5,000,000	£5,000,000	£3,000,000
Term (minimum)	Up to 6 months (no minimum)	15 months (no minimum)	18 months (3 months)	18 months (6 months)
< 60%	0.75% pcm	0.60% pcm	0.65% pcm	0.70% pcm
< 65%	0.80% pcm	0.65% pcm	0.70% pcm	0.75% pcm
< 70%	0.85% pcm	0.70% pcm	0.75% pcm	0.80% pcm
< 75%	0.85% pcm	0.75% pcm	0.80% pcm	Not Permitted
Interest	Retained (Served with proof of sufficient liquidity)	Retained Only	Retained Only	Retained Only
Borrower	UK Residents, Companies;	UK Residents, Companies;	Experienced Developers; UK Residents, UK Companies	Inexperienced Developers; Foreign Nationals, Companies; Credit Impaired;
Property	Residential	Residential	Residential	Residential incl. Grade II; Mixed Use; Conversions
Refurbishment	Not Permitted	Not Permitted	Light, Moderate Development; Conversions; PDR;	Moderate Development; Structural; No Ground Up
Charge	1 st Charge Only			
Facility Fees	Arrangement Fee 2% External Valuation Fee External Legal Fee External QS Fee Exit Fee 0.50% ¹			
Admin Fees	£350 per Property + £350 per Guarantor		£350 per Property + £350 per Guarantor + £500 Project DD	Bespoke

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