

	SHORT	PLEX	REFURB	REFURB PLEX
Minimum Loan	£250,000	£100,000	Day 1 - £100,000	Day 1 - £500,000
Maximum Loan	£3,000,000	£5,000,000	£3,000,000	£5,000,000
Term	1 - 3 months	1 - 24 months	3 - 12 months	6 - 24 months
LTV & LTC	Lower of <u>CMV</u> & up to 80% <u>Purchase Price</u> ¹		Lower of <u>CMV</u> & up to 80% <u>Purchase Price</u> ¹ 100% Loan to Cost (LTC)	
< 50%	0.45% pcm	from 0.50% pcm	0.50% pcm	from 0.55% pcm
< 60%	0.50% pcm	from 0.55% pcm	0.55% pcm	from 0.60% pcm
< 65%	0.55% pcm	from 0.60% pcm	0.60% pcm	from 0.65% pcm
< 70%	0.60% pcm	from 0.65% pcm	0.65% pcm	from 0.70% pcm
< 75%	0.65% pcm	from 0.70% pcm	0.70% pcm	Not Permitted
Interest	Retained Only	Retained; Serviced;	Retained Only	Retained Only; Serviced;
Borrower	UK Residents, Companies;	Foreign Nationals, Companies; Credit Impaired;	Experienced Developers; UK Residents, Companies;	Lesser Experienced; Foreign Nationals, Companies; Credit Impaired;
Property	Residential	Residential; Mixed Use; Portfolios; HMOs;	Residential	Residential incl. Grade II; Mixed Use; Commercial; Portfolios; HMOs
Refurbishment	Not Permitted	Light Refurbs Only	Light Refurb's; Commercial Conversions; PDR;	Light to Heavy Refurb's; PDR; Commercial Conversions; No Ground Up; Structural;
Charge	1 st Charge Only			
Facility Fees	Arrangement Fee 2% Exit Fee 0.5% External Valuation Fee External Legal Fee External QS Fee ¹			
Admin Fees	£350 per Property + £350 per Guarantor	Bespoke	£350 per Property + £350 per Guarantor + £500 Project DD	Bespoke

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¹ Where applicable

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