

## Loan Price Guide.

	Development finance	Bridging Finance		Residential Refurbishment	Commercial Mortgage / Investment		Secured SME Term Loans		Buy-to-Let for Landlords	
Charge		1st	2nd		1st	2nd	Property Security		1st	2nd
<b>Commitment term</b>	Up to 2 years	1 - 24 months		Up to 2 years	Up to 5 years		Up to 5 years		Up to 5 years	
<b>Amortisation profile*</b>	Bullet / from sales	Bullet		Bullet	Up to 25 years / interest only periods considered		Up to 25 years / interest only periods considered		Up to 25 years repayment profile or interest-only	
<b>Max LTV</b>	75% LTGDV (inc interest)	75% (of MV)	70% (of MV)	70% LTGDV (inc interest)	75% (inc any retained interest)	70% (inc interest & prior debt)	75% (inc any retained interest)	70% (inc interest & prior debt)	75% (of MV)	70% (of MV)
<b>Max Debt</b>	£10m	£5m		£5m	£10m		£10m		£3m	£3m
<b>Preferred Debt</b>	£500k - £10m	£150k - £5m		£250k - £5m	£250k - £10m		£250k - £10m		£100k - £3m	£100k - £3m
<b>Interest Rates †</b>	From 6.99% p.a.	From 0.65% pcm		From 7.8% p.a.	From 5.5% p.a.		From 5.5% p.a.		From 5.5% p.a.	

\*Interest only periods may be available †Rate dependent on risk and loan size

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