

As a privately owned, privately funded lender, we are the decision makers and don't have to obtain any external approval for loan applications. This means that we are able to be flexible and when we say "yes" to your client's application, we mean "yes" and we always deliver.

We pride ourselves on the speed and efficiency with which we take a deal through to completion, working with you and your client at every stage.

Quick decisions and turnaround times are key to Hope Capital's success and to your clients always getting their loans when they need them.

Transparency is crucial in building trust between us and our clients. Hope Capital charges no upfront fees and every bridging application will be looked at on its own merits. We are open in every area including loan terms and the costs associated with each bridging loan.

We have built our reputation on delivering on our promises. We are very approachable and are becoming widely known for providing flexible and commercially sensible lending decisions.

CORE LENDING PARAMETERS

- Property anywhere in England, Wales and Scotland.
- Rates from 0.99% per month.
- Minimum loan £100,000 and current maximum £5,000,000 (or higher for the right deal).
- 1 month through to 12 month terms.
- First charge lending only.
- Residential (non-regulated), retail, semi-commercial, commercial and industrial properties.
- Purchase, refinance, debt relief or any legal business purpose.
- Up to 75% of valuation on residential property, 70% on semi-commercial and 65% on commercial property.
- Up to 100% of purchase price considered where this is less than 180 day value and within the specified LTVs.
- Re-bridge of existing bridging loans.
- Light and heavy refurbishment.
- All broker fees collected from advance and paid immediately and directly on completion.
- Marketing Bridge to provide developers with extra time to market their properties at the full price to maximise returns.
- Refurbishment Bridge to provide developers with the ability to draw down further funds in tranches
- Fixed Fee Loan allowing the borrower to pay a fixed fee on redemption rather than deducting interest, enabling a higher net LTV.

"It was a pleasure to deal with the whole team at Hope Capital whose professional, flexible and speedy service was crucial throughout what could potentially have been a very complex drawn out process"

TOM REYNOLDS, CARBON

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