

## Flexible Fees

The Flexible Fees product feature is aimed at borrowers who want to achieve a balance between the rate, fees and the amount they receive on day one of their loan.

The Flexible Fees feature has three Lender Arrangement Fee payment options: Zero upfront payment, 1% or the full 2% fee.

By offering flexibility, borrowers who need to manage their cashflow effectively and either need to limit upfront payments or require the highest possible amount on day one of the loan are able to do so.

The flexible payment options are available solely on serviced or part-serviced loans with minimum loan terms applying. There is a minimum 3 month term for borrowers who wish to pay the full 2% fee upfront and for the deferred fee options, the term of the loan must be for a minimum of 6 months.

Brokers will continue to receive their procurement fee on completion, irrespective of whether the borrower chooses to pay upfront or defer the payment.

For residential purchases under £500,000, circumstances depending, we're able to offer zero upfront solicitors undertakings.

Lender Arrangement Fee	Serviced or part serviced loans only		
	Lender Arrangement Fee	Rate loading	Minimum term
Option:			
1	2%	0%	3 months
2	1%	0.18%	6 months
3	0%	0.35%	6 months

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#### Cases outside of standard criteria considered

For Intermediary use only, must not be passed into the public domain.  
This indicative guide provides an overview for all products, it may not be encompassing for all situations. All information accurate at time of publication

#### Subject to valuation and legal due diligence

Hope Capital provides bridging finance for business purposes and does not offer FCA regulated loans, mortgages or credit agreements. Hope Capital is not regulated by the FCA. \*Refurbishment loans with staged drawdown assessed on an individual basis