

HOPE CAPITAL

A specialist short-term lender **who gets the deal done.**



SCOTTISH COLLECTION

With a strong reputation for providing solutions when others can't, and delivering on time, Hope Capital is a go-to bridging lender for a wide range of borrowing.

Loans available on Residential property with 70% max LTV, Mixed-use property with 65% max LTV and 60% Max on Commercial property.

Brokers have immediate access to decision makers, underwriters and dedicated internal BDMs. What sets us apart is our collaborative approach and dedication to service excellence.

RESIDENTIAL			
Max LTV	60%	65%	70%
£150k - £1m	0.85%	0.87%	0.89%
Term (min - max)	3-12 months		
Properties	Multiple properties		
Credit Profile	Plan 1/2/3/4	Plan 1/2/3	Plan 1/2
Experience	None required		
Admin Fee (from)	£495		
Exit fee	0%		

MIXED-USE			
Max LTV	55%	60%	65%
£150k - £1m	0.95%	0.97%	1.00%
Term (min - max)	3-12 months		
Credit Profile	Plan 1/2/3/4	Plan 1/2/3	Plan 1/2
Experience	None required		
Admin Fee (from)	£595		
Exit fee	0%		

COMMERCIAL			
Max LTV	50%	55%	60%
£150k - £1m	1.05%	1.07%	1.10%
Term (min - max)	3-12 months		
Credit Profile	Plan 1/2/3/4	Plan 1/2/3	Plan 1
Experience	None required		
Admin Fee (from)	£695		
Exit fee	0%		

LAND	
Max LTV	40%
Please refer all Land cases	

GENERAL CRITERIA

Rates from 0.85% pm
 Up to 12 months term
 £150k - £1m+ loans
 Property type: Residential, Mixed Use & Commercial
 Rural areas considered
 Adverse credit considered
 From 0% exit fees
 Flexible Arrangement Fees available
 Complex ownership structures
 Foreign nationals & ex-patriates
 18+ years old, no maximum age
 Unregulated lending only

LOAN PURPOSE

Purchase
 Re-finance
 Re-bridge
 Business purposes - capital raise, debt relief & any other legal purpose

PAYMENT OPTIONS

Deducted
 Serviced
 Part deducted and part serviced
 Hope Flexi

CALL

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VISIT

hope-capital.co.uk

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.

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.