

## Refresh Product Guidelines



	RESIDENTIAL	MIXED-USE	COMMERCIAL
MAX LTV	75%	70%	65%
MAX GDV	70%	65%	60%
RATES FROM	0.80%	0.83%	0.85%

### Inclusions:

- ✓ Installing kitchen and/or bathroom(s)
- ✓ Replacement windows and/or exterior doors
- ✓ Repairs to plastering or exterior rendering
- ✓ Cosmetic improvements, redecoration etc
- ✓ Replacement floor coverings.



<b>Property</b>	Residential, Mixed-use & Commercial property
<b>Loan Term</b>	3 - 12 months (>12 months by referral)
<b>Loan Size</b>	Min Day 1 Advance £50k. Min facility £70k. Max facility £1.5m
<b>Drawdowns</b>	Min drawdown(s) of £20k. Evidenced by photos and asset manager visit.
<b>Experience</b>	No previous experience required

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