



# Renovate Product Guidelines

	RESIDENTIAL	MIXED-USE	COMMERCIAL
MAX LTV	70%	65%	60%
MAX GDV	65%	60%	55%
RATES FROM	0.82%	0.85%	0.87%

## Inclusions as per Refresh product plus the following:

- ✓ Extension outside of permitted development rights
- ✓ Structural work e.g. moving walls
- ✓ Electrical rewiring, plumbing (inc. Installation of central heating)
- ✓ Listed building or in conservation area
- ✓ Planning permission required / in place
- ✓ Building regulation required / in place

<b>Property</b>	Residential, Mixed-use & Commercial property
<b>Loan Term</b>	3 -18 months
<b>Loan Size</b>	Min Day 1 Advance £50k. Min facility £70k. Max facility £3m
<b>Drawdowns</b>	Min drawdown(s) of £20k. Evidenced by Monitoring Surveyor visits.
<b>Experience</b>	Similar projects previously completed

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