

Innovative solutions delivered with excellence.

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 short-term borrowing.

Loans available on Residential property with 80% max LTV, Mixed-use property with 70% max LTV and 65% max LTV on Commercial property. Loans on Land with planning will also be considered with a maximum LTV of 45%.

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

The Bridging Range

RESIDENTIAL		
	70s collection	Capital Collection
Max LTV	Loan size £100k - £1m	Loan size £50k - £5m
75%	0.74%	0.39% (discounted) 0.83% (non-discounted)
72.5%	0.725%	0.39% (discounted) 0.83% (non-discounted)
70%	0.725%	0.39% (discounted) 0.81% (non-discounted)
65%	0.725%	0.39% (discounted) 0.79% (non-discounted)
60%	0.70%	0.39% (discounted) 0.74% (non-discounted)
55%	0.70%	0.39% (discounted) 0.725% (non-discounted)
50%	0.70%	0.39% (discounted) 0.70% (non-discounted)

MIXED-USE		
	80s collection	Capital Collection
Max LTV	Loan size £150k - £800k	Loan size £50k - £2.5m
70%	0.84%	0.86%
65%	0.80%	0.84%
60%	0.80%	0.82%
55%	0.80%	0.80%

COMMERCIAL		
	80s collection	Capital Collection
Max LTV	Loan size £150k - £800k	Loan size £50k - £2.5m
65%	0.84%	0.86%
60%	0.80%	0.84%
55%	0.80%	0.82%
50%	0.80%	0.80%

LAND	
45% Max LTV	0.99%
Loan size £250k - £1m	
Please refer all land cases	

GENERAL CRITERIA

Discounted Rate Loan from 0.39% pm
Non-discounted Rate Loan from 0.725%

3 - 18 months term

£50k - £5m loans

Property type: Residential, Mixed-use, Commercial & Land with planning

Adverse credit considered

From 0% exit fees

Flexible Arrangement Fees available

All purposes considered

Complex ownership structures

Additional securities accepted

Foreign nationals & expatriates

18+ years old, no maximum age

Unregulated lending only

Staged drawdowns

Property in England & Wales

LOAN PURPOSE

Refurbishment

Re-finance

Purchase

Re-bridge

Business purposes - capital raise, debt relief & any other legal purpose

PAYMENT OPTIONS

Deducted

Serviced

Part deducted and part serviced

Hope Flexi

CALL
0151 523 5998

EMAIL
newdeals@hope-capital.co.uk

VISIT
hope-capital.co.uk

The Refurbishment Range

RESIDENTIAL REFURBISHMENT							
	Light				Medium/Heavy		
Max LTV	75%	70%	65%	60%	70%	65%	60%
Rate	0.86%	0.84%	0.82%	0.80%	0.86%	0.84%	0.82%
Max GDV	70%						
Loan to Cost	100% of build costs						

MIXED-USE REFURBISHMENT						
	Light				Medium/Heavy	
Max LTV	70%	65%	60%	55%	65%	60%
Rate	0.87%	0.85%	0.83%	0.83%	0.87%	0.85%
Max GDV	65%					
Loan to Cost	100% of build costs					

COMMERCIAL REFURBISHMENT						
	Light				Medium/Heavy	
Max LTV	65%	60%	55%	50%	60%	55%
Rate	0.89%	0.87%	0.85%	0.85%	0.89%	0.87%
Max GDV	60%					
Loan to Cost	100% of build costs					

Residential Development Exit

RESIDENTIAL DEVELOPMENT EXIT						
Loan Size	£150k - £5m					
Max LTV	80%	75%	70%	65%	60%	55%
Rate	0.89%	0.82%	0.79%	0.76%	0.73%	0.69%

The Hope Flexi

The Hope Flexi is a part serviced and part deducted loan. Borrowers can not only service the loan whilst having some of the interest retained, but also spread interest repayments on the serviced part across any period, up to the entire term of the loan. This means that the monthly interest payments are significantly reduced for the borrower, potentially by over 90%.

REFURBISHMENT CRITERIA

Rates from 0.80% pm

3 - 18 months term

£70k - £3m loans

Property type: Residential, Mixed-use & Commercial

Light to Heavy Refurbishment

Adverse credit considered

From 0% exit fees

Flexible Arrangement Fees available

Up to 100% of refurbishment costs

Staged drawdowns

Complex ownership structures

Additional securities accepted

Foreign nationals & expatriates

18+ years old, no maximum age

Unregulated lending only

Property in England & Wales

PAYMENT OPTIONS

Deducted

Serviced

Part deducted and part serviced

Hope Flexi

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