

# HOPE CAPITAL

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

## SCOTTISH COLLECTION

With a strong reputation for innovative, flexible and affordable solutions, Hope Capital is a go-to bridging lender with over 10 years experience.

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

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

### RESIDENTIAL

THE SCOTTISH SEVENTIES COLLECTION			
	HOPE 70	HOPE 74	HOPE 75
Max LTV	60%	70%	75%
£100k - £669,999	0.70%	0.725%	By referral
£670k - £1m	0.735%	0.76%	

THE CAPITAL COLLECTION						
Max LTV	50%	55%	60%	65%	70%	75%
£50k - £5m (Rates from)	0.70%	0.725%	0.74%	0.79%	0.81%	By referral

### MIXED-USE

THE SCOTTISH EIGHTIES COLLECTION - HOPE 80		
Max LTV	65%	70%
£150k - £580k	0.80%	By referral
£580k - £800k	0.82%	

THE CAPITAL COLLECTION				
Max LTV	55%	60%	65%	70%
£50k - £374,999	0.83%	0.85%	0.87%	By referral
£375k - £2.5m	0.80%	0.82%	0.84%	
£2.5m+	By referral			

### COMMERCIAL

THE SCOTTISH EIGHTIES COLLECTION - HOPE 80		
Max LTV	60%	65%
£150k - £580k	0.80%	By referral
£580k - £800k	0.82%	

THE CAPITAL COLLECTION				
Max LTV	50%	55%	60%	65%
£50k - £374,999	0.83%	0.85%	0.87%	By referral
£375k - £2.5m	0.80%	0.82%	0.84%	
£2.5m+	By referral			



#### GENERAL CRITERIA

Discounted rates from 0.39%

Standard rates from 0.70%

Up to 18 months term

£50k - £5m 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

Refurbishment

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

#### PAYMENT OPTIONS

Deducted

Serviced

Part deducted and part serviced

Hope Flexi

Rolled considered

CALL

0151 523 5998

EMAIL

[newdeals@hope-capital.co.uk](mailto:newdeals@hope-capital.co.uk)

VISIT

[hope-capital.co.uk](http://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.

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## SCOTTISH COLLECTION



THE REFURBISHMENT RANGE	
Allowable Works	Non-structural, light works only. Medium refurbishment considered.
Minimum Facility	£70k
Minimum Drawdown (day 1)	£50k
Maximum Facility	£1.5M
Term (min - max)	3 - 12 Months
Minimum Term	3 Months
Max LTV (day 1 loan)	70%
Rates from	0.80%
Max GDV	70%
Interest	Deducted / Serviced / Flexi / Part + Part / Rolled considered
Experience	None required
Property	Residential / Mixed-Use / Commercial
Example works	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.

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