

Refresh

Product Guidelines for Light Refurbishment



	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
- ✓ Electrical rewiring, plumbing (inc. Installation of central heating)
- ✓ Remedial work e.g. damp proofing or timber treatment
- ✓ Non-load bearing works
- ✓ Replacement roofing



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

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