

## 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



<b>Property</b>	Residential, Mixed-use, Commercial
<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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## Renovate

### Product Guidelines for Medium to Heavy Refurbishment



	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:

	QS Needed?
✓ Extension outside of permitted development rights	✓
✓ Structural work e.g. moving walls	✓
✓ Listed building or in conservation area	✓
✓ Planning permission required / in place	✓
✓ Building regulation required / in place	✓

<b>Property</b>	Residential, Mixed-use, Commercial
<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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