

## CORE LENDING CRITERIA

With over 10 years offering innovative bridging loan products, we are trusted experts who can provide surety of funds and exceptional service. Offering a wide range of flexible solutions, for multiple purposes and borrower circumstances, we can help investors achieve their financial goals. Whether purchasing a buy to let property, assist with an auction purchase, undertaking light to heavy refurbishment or raising capital for business purposes, we can help.

- Rates from 0.59%
- 80% max LTV
- 3 – 18 month terms
- Deducted, Serviced, FleXi, Part & Part
- AVM, Desktop & Full Valuations
- Foreign Nationals & ExPats
- Adverse credit considered
- No upfront solicitors undertakings
- Purchase under value
- Additional securities accepted
- Staged drawdowns
- Cases outside of standard criteria considered

RESIDENTIAL BRIDGING		RESIDENTIAL REFURBISHMENT	
RATES FROM		MAX LTV	LOAN SIZE
0.59%		80%	£50k - £5m

MIXED-USE BRIDGING		MIXED-USE REFURBISHMENT	
RATES FROM		MAX LTV	LOAN SIZE
0.78%		70%	£50k - £5m

COMMERCIAL BRIDGING		COMMERCIAL REFURBISHMENT	
RATES FROM		MAX LTV	LOAN SIZE
0.78%		65%	£50k - £5m

LAND WITH PLANNING		
RATES FROM	MAX LTV	LOAN SIZE
0.79%	65%	£150k

DEVELOPMENT EXIT		
RATES FROM	MAX LTV	LOAN SIZE
0.69%	80%	£150k - £5m

FINISH & EXIT		
RATES FROM	MAX LTV	LOAN SIZE
0.70%	75%	£50k - £5m

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## CORE LENDING CRITERIA

TYPE	CRITERIA	Plan 0	Plan 1	Plan 2
PROPERTY	Single Property	✓	✓	✓
	Property with a Cross charge	✓	✓	✓
	2 Properties (Same Classification)	✓	✓	✓
	Holiday Lets / HMOs	—	—	✓
	Multiple Properties (3+ Portfolio) can be mixed	—	—	✓
EXPERIENCE (IN LAST 2 YEARS)	3+ projects	✓	✓	✓
	0, 1 or 2 projects	—	✓	✓
LOAN PURPOSE	Purchase	✓	✓	✓
	Purchase of another property	—	✓	✓
	Debt Consolidation / Refinance	—	✓	✓
	Business Investment / Expansion	—	—	✓
	Other	—	✓	✓
	Rebridge	—	—	✓
PRODUCT	Standard Bridge inc light refurb	✓	✓	✓
	Medium to heavy refurb	—	✓	✓
	Development Exit	—	✓	✓
	Development	—	✓	✓
TERM	3 - 12 months	✓	✓	✓
	13 - 24 months	—	—	✓
CLIENT	UK National	✓	✓	✓
	Foreign National with UK property / ExPats	—	—	✓
	Complex ownership structures	—	—	✓
VALUATIONS	AVMs	On property up to £750k		
	Desktop Valuation	On property up to £2m		
	Full Valuation	✓	✓	✓
	No PGs considered on loans up to £750k	—	✓	
INTEREST	Deducted / Flexi / Rolled	✓	✓	✓
	Part & Part / Serviced - max LTV reduced by 5%	✓	✓	✓
LOCATION	England & Wales. Scotland - max LTV reduced by 5%	✓	✓	✓
CREDIT PROFILE	CCJs	—	£10k settled in last 24 months	No max with satisfactory explanations
	Missed mortgage payments	—	4 in last 24 months, 0 in last 6	Last payment made
	Bankruptcy / IVA / CVA	—	>36 months	Settled
	Rolling arrears	—	✓	✓
	Exit Strategy	Any	Any	Any Feasible

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