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## Product Overview

Commercial and Business Finance For borrowers looking to raise between £25,000 to £200m our process is geared towards being simple, quick and flexible. Our mortgage products are always available on a 30 year term, generally up to 80% LTV and allow self certification of income. It is important to distinguish that we provide a mortgage product and therefore the advance is made against the market value of the property, excluding goodwill and any fixtures or fittings. We may be able to arrange 100% of purchase price for sitting tenants purchasing at a discount (subject to this not exceeding our LTV restrictions on valuation) and 100% advances may be made with additional security (either residential or commercial property) from the borrower. The product is available at a margin of between 1.0% to 5.0% over Libor depending upon the LTV and borrower status. We can arrange Commercial Finance for the following;

- Rates from 1% over LIBOR
  - With/Without Accounts
  - Self Certification of income acceptable
  - Max 75% LTV on all commercial products
  - 100% advances available with additional security
  - Adverse Credit History considered
  - Self Employed/Employed
  - All types of commercial propositions considered
  - 10 to 30 year terms available, with 3-5 year interest only option
  - £50,000 to £200m
  - 2 hour decision in principle facility, same day, mortgage offers
  - No interviews or business plans required
- The product can be used for any purpose including;

- New business start-ups
- Business turnaround solutions
- Short Term Finance and debt consolidation
- Working Capital raising
- Property improvement
- Business expansion

Our Market  
The specialist commercial mortgage sector caters for the financial needs of small-and-medium-sized limited companies, partnerships and sole traders throughout the UK &ndash; customers that have been overlooked by traditional high-street lenders. Today there are millions of people that fall into this category.

In 2003, the respected market research organisation Datamonitor, identified 7.6 million people that fall outside the lending criteria set by high street lenders. This large group of people consists of company directors, the self-employed, contract and casual workers, and people with impaired credit histories.

Business people with specialist mortgage needs typically find themselves disenfranchised because they are unable to provide three years' audited accounts and detailed business plans; the property they wish to purchase may not be a 'standard' commercial deal; their may be bank imposed restrictions. Increasingly borrowers are frustrated by the speed in which an institutional lender moves, the delay in receiving a decision and the disruption that results for their business. [Click Here for Quick Enquiry Form](#) or call 0845 460 6616.