



Property finance

# Mixed-use loans

Our mixed-use loans can be an ideal investment solution for landlords looking to diversify from standard buy-to-lets or continue building their portfolio. Our options are flexible enough to meet the differing requirements of individual deals while still providing a simple and straightforward solution.

## Key features



Fixed & variable rate options available (depending on the term)



Interest-only options available



Equity release for purchase or refinance



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved



Short term leases or licences are acceptable

## Commercial loan interest rate options



Variable rate:  
Terms from 12 months to 25 years



Fixed rate:  
Terms of 3 or 5 years

## Residential loan interest rate options



Variable rate:  
Terms from 12 months to 30 years



Fixed rate:  
Terms of 3 or 5 years

## Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Up to 75% LTV (if the residential element of the property exceeds 51% floor coverage)
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restrictions on property numbers
- ✓ Terms from 12 months to 25 years (if the residential element of the property exceeds 51% floor coverage, the maximum term is 30 years)
- ✓ Personal guarantees requested from main directors/shareholders but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

## Let's talk

Interested in learning how our property finance team can help you get your project off the ground? Get in touch:

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