






## Q1 CASE STUDIES

### RESIDENTIAL DEVELOPMENT LAND BRIDGE - £21.35M






-  Significant land loan 63% LTV
-  400+ unit scheme
-  Interest rolled
-  12 month term
-  Outline planning held

**Key Requirement:**

Facility to allow the client time to secure full planning with the ability to switch to full development funding in due course.



### OVERSEAS OWNER - BTL PORTFOLIO FINANCE - £6.7M TERM LOAN




-  60% LTV with light amortisation
-  Term facility with the ability to increase once additional units have been sourced
-  Fine interest rate margin 2.6%
-  Funding line for an overseas domiciled client to acquire BTL properties in the UK
-  No personal guarantees

**Key Requirement:**

Finance for a non-UK individual to acquire a substantial UK portfolio at fine margins with a low amortisation profile.

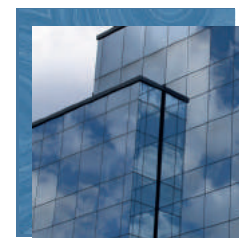


### COMMERCIAL PROPERTY REFINANCE - £6M TERM LOAN

-  Term facility
-  Portfolio of 3 office blocks with a mixture of tenants/lease terms
-  Complex ownership structure with offshore companies/trusts

**Key Requirement:**

Complex offshore structures owning a number of large office blocks.



## SINGLE STOCK LOAN - £500K



-  70% LTV
-  Interest rate 2.75% fixed
-  Non recourse funding structure
-  Client holding a single share stock, wished to raise capital without selling the shares due to the potential growth prospects of the stock
-  Single stock line






**Key Requirement:**

Single stock funding line to release equity whilst benefitting from any upside movement in the stock price.



## DEVELOPMENT FACILITY - SENIOR & MEZZANINE DEBT TOTAL LEVERAGE £2.5M (SENIOR £2.1M, MEZZ £400K)



-  Client with limited equity seeking a stretch debt facility, including a strip of mezzanine debt
-  Interest rolled
-  LTGDV 70%+
-  GDV £4m
-  Residential apartment block





**Key Requirement:**

Senior/Mezz funding structure to reduce the client's equity requirement



## CLIENT'S FIRST GROUND-UP DEVELOPMENT



-  GDV £3.7m
-  Funding level 60% LTGDV
-  Interest margin 6.25%
-  Client's first ground-up development

**Key Requirement:**

Development funding secured for the client's first ground-up project

