



Funding
Made Simple

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Residential Investment Bridge



We consider properties anywhere in England, Scotland and Wales.

With this residential investment product we can only offer a first charge loan, this product is residential investment only therefore you or a family member will not be able to reside within the property (if you or a family member reside with the security please see our regulated bridge product guide).

Loan to Value	Up to 100% Loan to cost
Interest Rates	<ul style="list-style-type: none">· 50% LTV - 0.55% PCM· 50% LTV - 60% LTV - 0.75% PCM· 60% LTV - 70% LTV - 0.85% PCM· 70% LTV - 75% LTV - 1.00% PCM· 100% LTC - 1.25% PCM
Term	1 - 24 Months
Minimum Loan amount	£30,000.00
Maximum Loan amount	£5,000,000.00 per asset
Arrangement fee	2%
Exit fee	0%

** This is a rough guide all terms are quoted on personal circumstances*

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Interest Information

Our minimum interest period is one month and is calculated on a daily basis. We are flexible with interest you can opt to service it or we can also retain it.



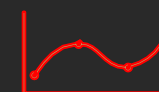
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on a open market valuation basis unless we specify otherwise our maximum lending is based on this valuation.

Think carefully before securing debt against your home. Your home may be repossessed if you do not keep up with the repayments. You must be aware that FLP Financial does not provide regulated mortgage contracts, where it is either your or an immediate family member's intention to occupy at least 40% of this property as a dwelling, either now or at any time in the future.

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Regulated Bridge



We consider properties anywhere in England, Scotland and Wales.

With this regulated product we can only offer a 1st charge loan, you or a family member must reside within the security. Before funds are issued we will want sight of a secure exit be it sale or refinance.

Loan to Value	Up to 70% LTV
Interest Rates	<ul style="list-style-type: none">• 50% > LTV - 0.49% PCM• 70% > LTV - 0.75% PCM
Term	12 Months
Minimum Loan amount	£30,000.00
Maximum Loan amount	£5,000,000.00 per asset
Arrangement fee	2%
Exit fee	0%

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Interest Information

Our minimum interest period is one month and is calculated on a daily basis. The interest on a regulated bridge will be fully retained and deducted on completion of the loan.



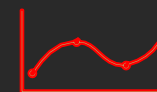
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, or deducted from the loan advance.



Market Valuation

We will value the security on an open market valuation basis unless we specify otherwise our maximum lending is based on this valuation.

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Residential Investment Term



We consider properties anywhere in England, Scotland and Wales.

With this residential investment term product we can only offer a first charge loan.

Loan to Value	Up to 80% Loan to value
Interest Rates	1.9% - 6.49% Dependant on personal circumstances
Fixed rate	2,3,5,7 and 10 year fixed period will be offered
Term	2 - 25 Years
Minimum Loan amount	£250,000.00
Maximum Loan amount	£5,000,000.00 per asset
Arrangement fee	Dependant on product
ERC	Dependant on product
Broker Fee	1% Minimum

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Interest Information

Our minimum interest period is one month and is calculated on a daily basis. We are flexible with interest you can opt to service it or we can also retain it.



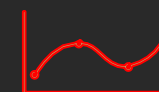
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on an open market valuation/ investment value basis unless we specify otherwise our maximum lending is based on this valuation.

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Commercial Investment Bridge



We consider properties anywhere in England, Scotland and Wales.

With this commercial investment bridge product we can only provide a first charge loan. Semi commercial assts are reviewed on a case by case basis and will be determined by the ratio of residential to commercial.

Loan to Value	Up to 75% LTV or 100% LTC
Interest Rates	<ul style="list-style-type: none"> · 50% LTV -0.75% PCM · 50% -60% - 0.80% PCM · 70% LTV – 90% LTC 1-1.25% · 100% LTC 1.5% PCM
Term	1 - 18 Months
Minimum Loan amount	£30,000.00
Maximum Loan amount	£5,000,000.00 per asset
Arrangement fee	2%
Exit fee	0%

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C2 and C2A

Assets we do not lend against C2 and C2A.



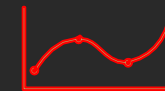
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on a open market valuation/ investment value basis unless we specify otherwise our maximum lending is based on this valuation.

Think carefully before securing debt against your home. Your home may be repossessed if you do not keep up with the repayments. You must be aware that FLP Financial does not provide regulated mortgage contracts, where it is either your or an immediate family member's intention to occupy at least 40% of this property as a dwelling, either now or at any time in the future.

7

Commercial Investment Term



We consider properties anywhere in England, Scotland and Wales.

With this commercial investment term product we can only provide a first charge loan. Semi commercial assets are reviewed on a case by case basis and will be determined by the ratio of residential to commercial

Loan to Value	Up to 80% LTV
Interest Rates	3.59% - 8.99%
Term	3 – 25 years
Fixed period	2 years, 3 years, 5 years, 7 years, 10 years will be offered
Minimum Loan amount	£125,000.00
Maximum Loan amount	£15,000,000.00 per asset
Arrangement fee	Dependant on product
ERC	Dependant on product
Broker Fee	1% Minimum

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C2 and C2A

Assets we do not lend against C2 and C2A.



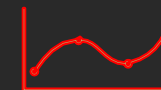
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on an open market valuation/ investment value basis unless we specify otherwise our maximum lending is based on this valuation.

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Second Charge Bridge for business purposes



We consider properties anywhere in England, Scotland and Wales.

With this second charge bridge product we can only offer a second charge loan, on the basis your first charge lender grants permission. The funds must be used for business purposes with no more than 20% of gross loan being used for personal use.

Loan to Value	Up to 75% LTV
Interest Rates	<ul style="list-style-type: none">· 50% > LTV - 0.85% PCM· 50% LTV - 60% LTV - 0.95% PCM· 60% LTV - 70% LTV - 1.10% PCM· 70% LTV - 75% LTV - 1.50% PCM
Term	1 - 18 Months
Minimum Loan amount	£30,000.00
Maximum Loan amount	£2,500,000.00 per asset
Arrangement fee	2%
Exit fee	0%

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Interest Information

Our minimum interest period is one month and is calculated on a daily basis. We are flexible with interest you can opt to service it or we can also retain it.



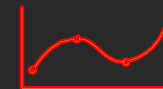
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on a open market valuation basis unless we specify otherwise our maximum lending is based on this valuation.

9

Second Charge Term



We consider properties anywhere in England, Scotland and Wales.

With this term product we can consider a charge against your main residence or an investment.

Loan to Value	Up to 95 % Loan to value
Interest Rates	3.94 % - 18% Dependant on personal circumstances
Fixed rate	2,3,5,7 and 10 year fixed period will be offered
Term	2 - 25 Years
Minimum Loan amount	£30,000.00
Maximum Loan amount	£2,500,000.00 per asset
Arrangement fee	Dependant on product
ERC	Dependant on product
Broker Fee	1% Minimum

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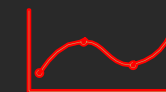
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on a open market valuation/ investment value basis unless we specify otherwise our maximum lending is based on this valuation.

10

Land Acquisition



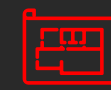
We consider sites anywhere in England, Scotland and Wales.

With our land acquisition product we can only provide a first charge loan.

Loan to Value	Up to 75% LTV or 100% LTC
Interest Rates	<ul style="list-style-type: none">• 50% LTV - 1.0% PCM• 50% -60% - 1.25% PCM• 60% -65% - 1.5% PCM
Term	1 – 24 Months
Minimum Loan amount	£100,000.00
Maximum Loan amount	£10,000,000.00
Arrangement fee	2%
Exit fee	0-1% of the facility

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Site Planning

If the site has planning we will value the site on a residential or commercial basis, dependant on planning approval please refer to our residential and commercial investment bridge product guides.



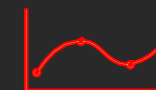
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on an open market valuation.

Think carefully before securing debt against your home. Your home may be repossessed if you do not keep up with the repayments. You must be aware that FLP Financial does not provide regulated mortgage contracts, where it is either your or an immediate family member's intention to occupy at least 40% of this property as a dwelling, either now or at any time in the future.

11

Development Finance



We consider sites anywhere in England, Scotland and Wales.

With our development product we can only provide a first charge loan.

Loan to Value	Up to 100% LTC
Interest Rates	<ul style="list-style-type: none">• 50% GDV - 0.5% PCM• 50% -60% GDV- 0.6% PCM• 60% -65% GDV - 0.66% PCM• 65% -70% GDV – 1% PCM• 100% LTC 1.25% -1.5% PCM
Term	3 – 36 Months
Minimum Loan amount	£500,000.00
Maximum Loan amount	£50,000,000.00
Arrangement fee	2%
Exit fee	Dependant on the product

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Interest Rates

Our gearing as well as our interest rates may differ dependant whether the project is light, heavy refurb or a ground up development.



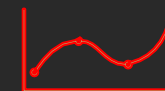
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation. We will also take a view on applicant with little or no development experience.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on an open market valuation basis and our maximum lending is based on this valuation.

12

Development Exit Finance



We consider sites anywhere in England, Scotland and Wales.

With our development exit product we can only provide a first charge loan.

Loan to Value	Up to 75% GDV
Interest Rates	<ul style="list-style-type: none">• 50% GDV - 0.41% PCM• 50% -60% GDV- 0.5% PCM• 60% -65% GDV -0.55% PCM• 65% -70% GDV – 0.66% PCM• 75% GDV – 1% PCM
Term	3 – 36 Months
Minimum Loan amount	£1,000,000.00
Maximum Loan amount	£50,000,000.00
Arrangement fee	2%
Exit fee	Dependant on the product

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Site Requirements

The site must be air and water tight with little or no work to be completed.



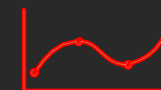
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on an open market valuation basis and our maximum lending is based on this valuation.

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Mezzanine Facility



We consider sites anywhere in England, Scotland and Wales.

With our mezz product we can only provide a second charge loan. We can only sit behind chosen partners on our Mezzanine funding line.

Loan to Value	Up to 90% LTC
Interest Rates	Blended rates start at 15% per anum
Term	3 – 36 Months
Minimum Loan amount	£1,000,000.00
Maximum Loan amount	£10,000,000.00
Arrangement fee	2%
Exit fee	1%

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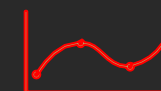
Bad Credit Lending

We are still open and willing to lend to clients who have had bad credit history and will make decision based on our own experience of the situation.



Fees Repayment

Fees can be paid up front, added or deducted from the loan advance.



Market Valuation

We will value the security on an open market valuation basis and our maximum lending is based on this valuation.