



The Commercial Branch

- Property Finance Specialists

Experts in your corner





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Our clients want the best rates and innovative strategies. We are in a unique position to deliver.

Because we alone cover residential, commercial and corporate finance we can structure deals that others don't see. Time and time again, we help property developers get ahead by introducing mechanisms that minimise risk and maximise profit.

We can provide you with any finance you may require up to £150m. Our sweet spot is in helping developers build 1-80 units as we add value with our in-depth understanding, structuring deals & market leading rates.



This is done through our different lending channels: Senior debt up to 75% LTGDV, stretched mezzanine Up to 98% LTC, joint ventures Up to 100% LTC, HNW investors and private equity.

We have excellent relationships across the market, meticulous knowledge of specialist lenders, bringing the deal together for you to build out.

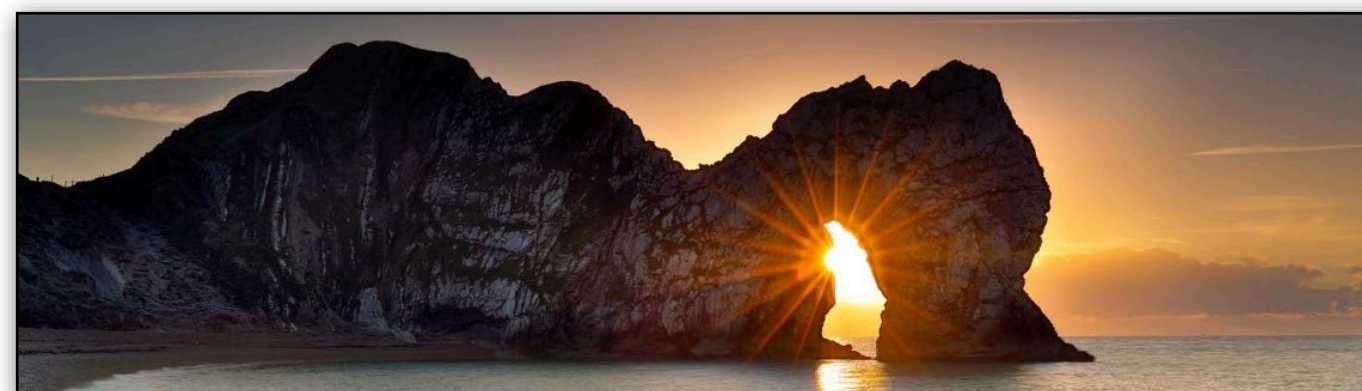
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Highly competitive, skillful strategy, professional execution and working for you...

- Development finance
- Stretched mezzanine
- Securing land unconditional to planning
- Purchases as fast as 3 days to secure site.
- Below market value purchases.
- Refinance existing development sites.
- Private funds to top up total debt.
- Asset structure offset.



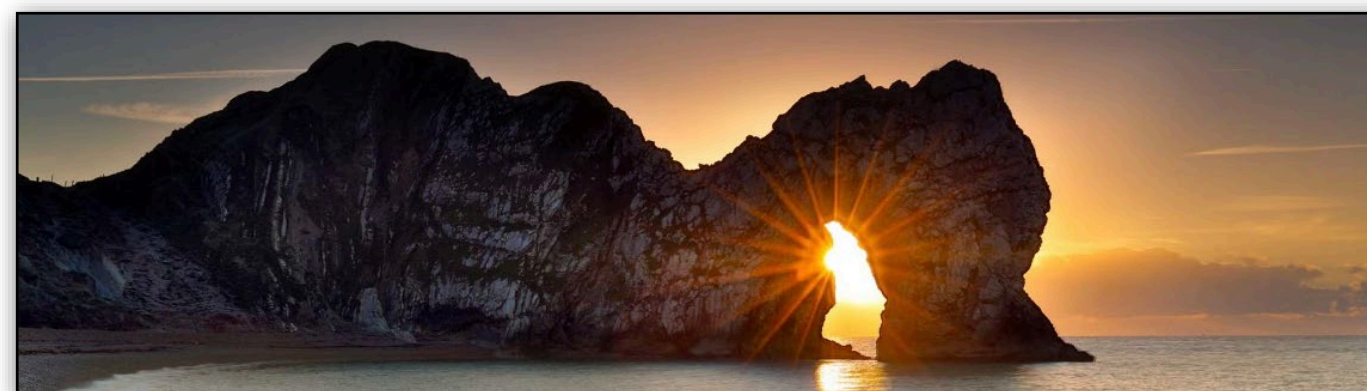
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Our Top Team

Miles Wallace, our founder, based in Cheltenham, has a rigorous understanding of planning, legal, build programs and most of all your needs as a client, offering full counsel in accessing any development angles and opportunities. His clients know he goes the extra mile.



Kipp Noble, commercial and corporate broker, based in London, formerly at Lloyds **commercial lending arm for SME's** before heading a venture capitalist backed fintech firm, in the commercial finance division, supporting debt product range specialising in property and corporate finance. His clients cherish his ability to find clever ways to shape deals and deep knowledge to the market and its movements.



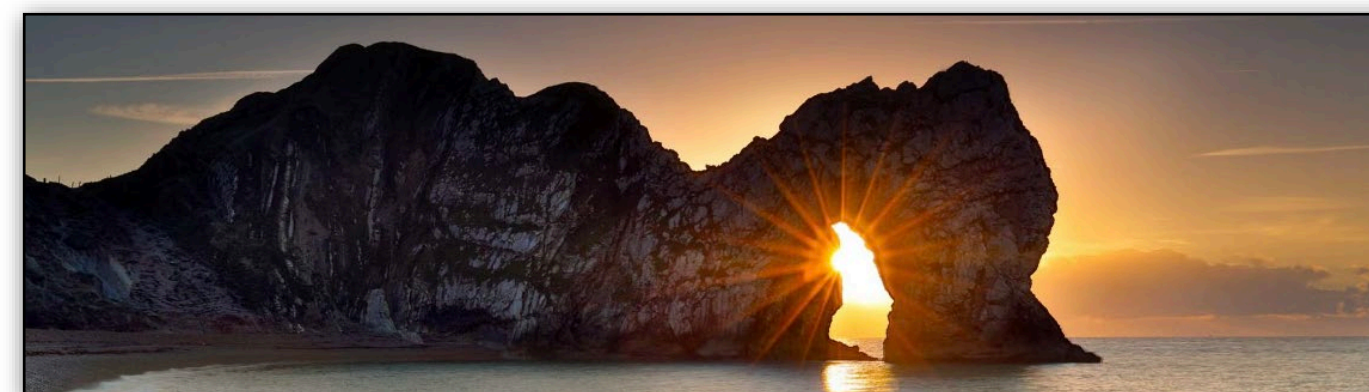
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Example A - £14M Commercial Mortgage to grow engineering company, subsequently selling the site

We secured an Engineering company a whole industrial estate to enable growth & redesign to maximize logistical efficiency. While negotiating with national house builders, they secured the most profitable option and sold the site 5 years later at a significant profit.

- **Value on purchase £21M**
- **Mortgage £14M**
- **25 year amortized commercial mortgage**
- **First 2 years interest only to allow working capital to redesign the site**



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Example B - 80 Unit Development Scheme done as a JV between Landowner & Main contractor/Developer

Our client had the opportunity to secure this development site, we ensured the right professionals were appointed and helped structure the deal with all parties, as well as securing the below finance:

- **Total Development Finance raised £15.5M**
- **Site spilt into 4 phases over a 3.5 year period**
- **Peak debt with senior & Mez lender to ensure debt did not exceed 70% LTGDV over whole scheme with sales coming back in from month 16 onwards to reduce the debt**



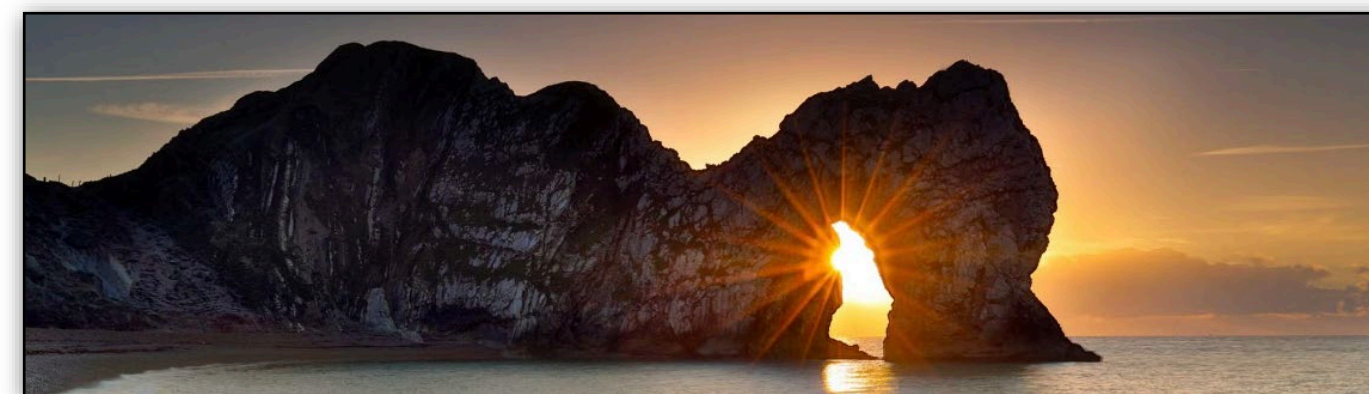
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Example C - Refinance of Residential portfolio

Needing to accumulate all his properties under 1 facility, we secured him the most competitive portfolio mortgage & managed the process through to completion as there were a lot of moving parts to this loan:

- **128 Units Portfolio**
- **Value £18.5M**
- **Debt £11.1M**
- **Commitment Term 20 years**
- **5 year fixed Interest only**



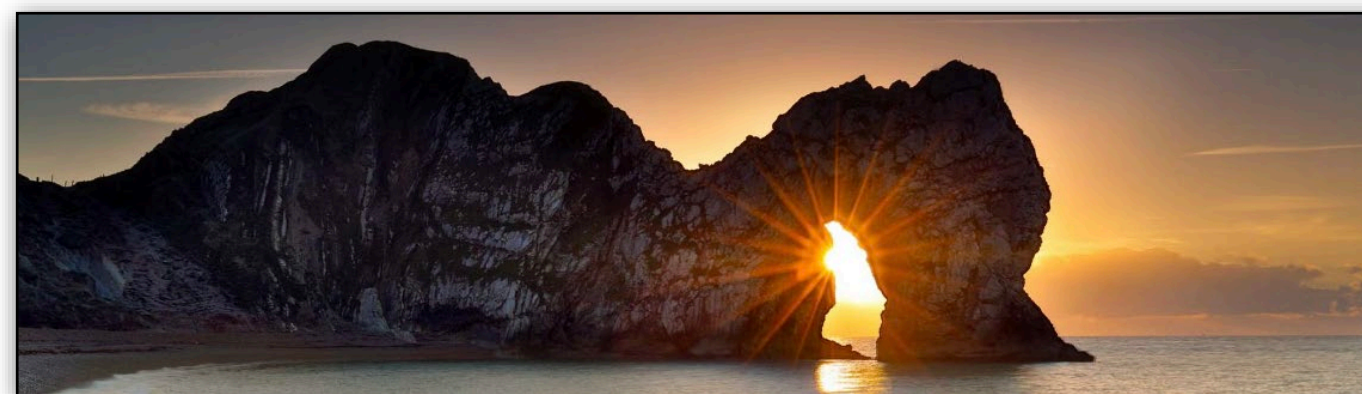
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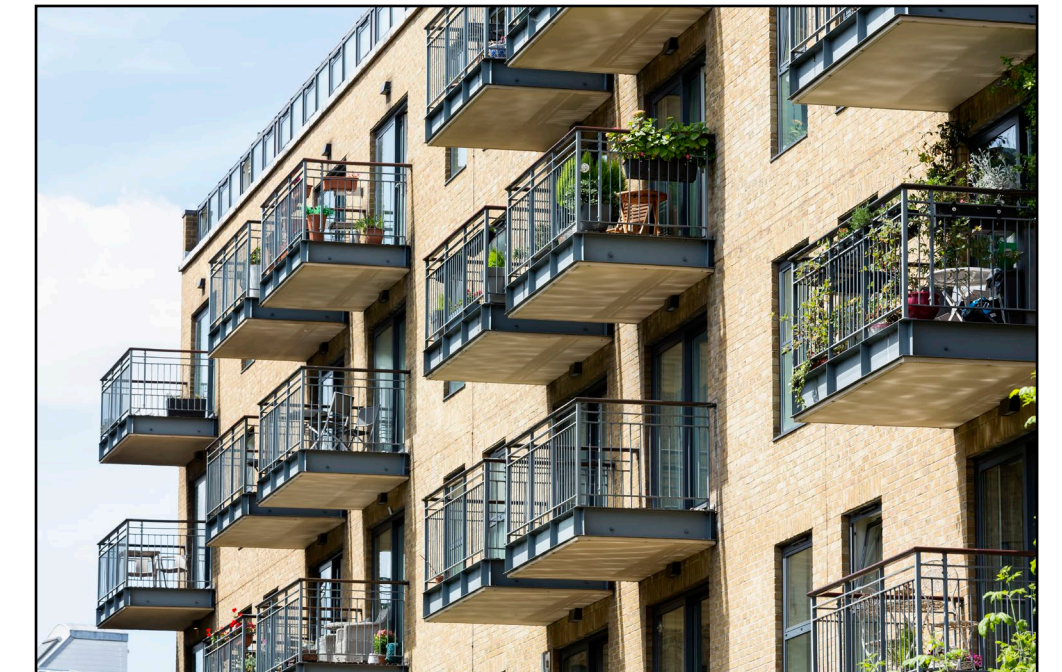
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Example D - Highly Geared Portfolio

We have helped a client over a 5 year period to grow their portfolio from 5 BTL's to over 35, with a multi discipline portfolio of MUFB's, Serviced apartments and Professional HMO's, through gearing their portfolio. They now stand at:

- **£14,500,000 Portfolio Value**
- **£10, 585, 000 Total Mortgages**



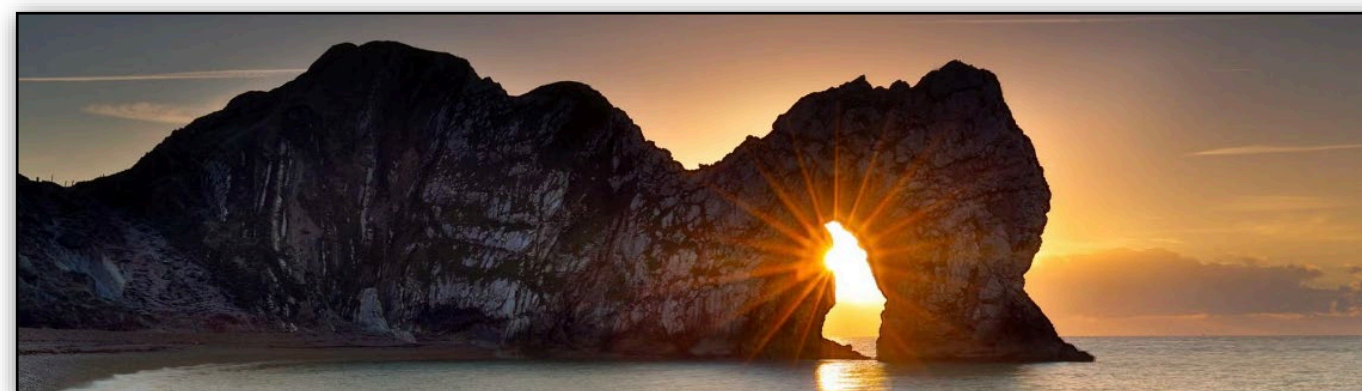
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Example E - 5 Barn Conversions and Farmhouse renovation.

Clients had not developed in 10 years, they required 100% funding of purchase price, build cost and professional fees. We found a lender who would do this by taking extra security.

- **£4,125,000 GDV**
- **£3,197,659 Development loan (100% LTC with flat interest, no profit share)**
- **£928,000 net profit**



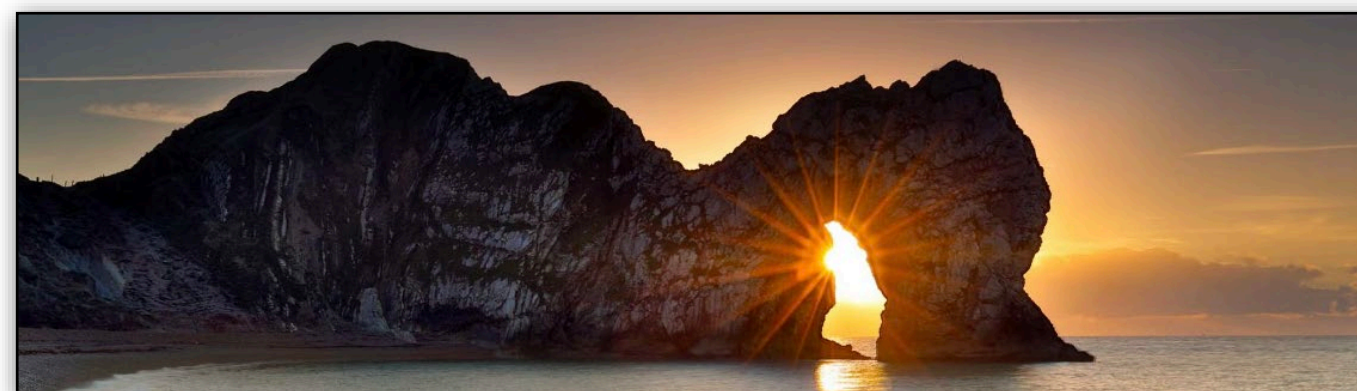
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Example F - Developer didn't want the complexity of Development Finance

Clients didn't want the expense or additional logistics of the bank appointing a surveyor, Quantity Surveyor & Legal team to scrutinise the developments he builds out or the extra cost.

We secured a large overdraft on his primary residences to fund purchases and development costs.

- **£4,500,000 value of home.**
- **Mortgage already secured £660,000**
- **£2,925,000 overdraft facility.**



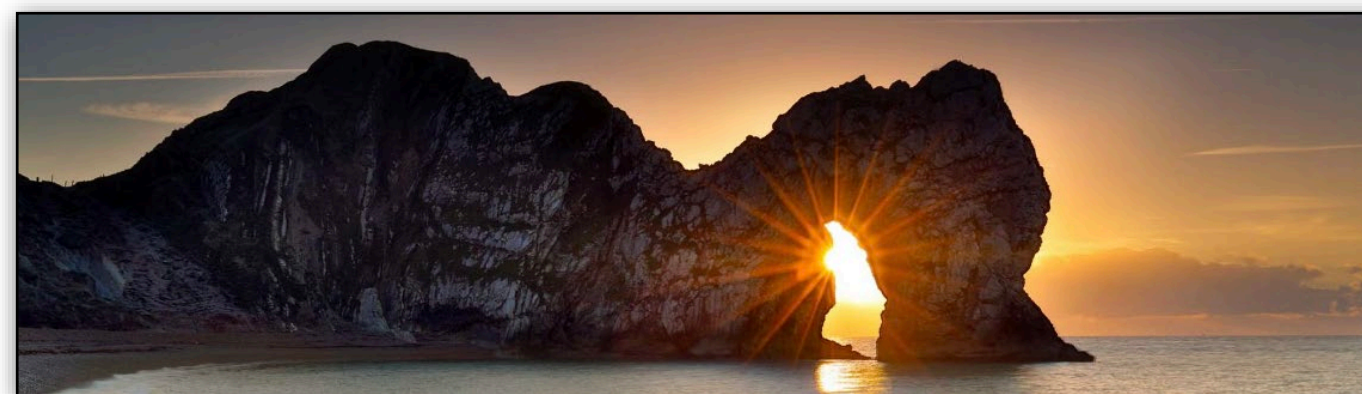
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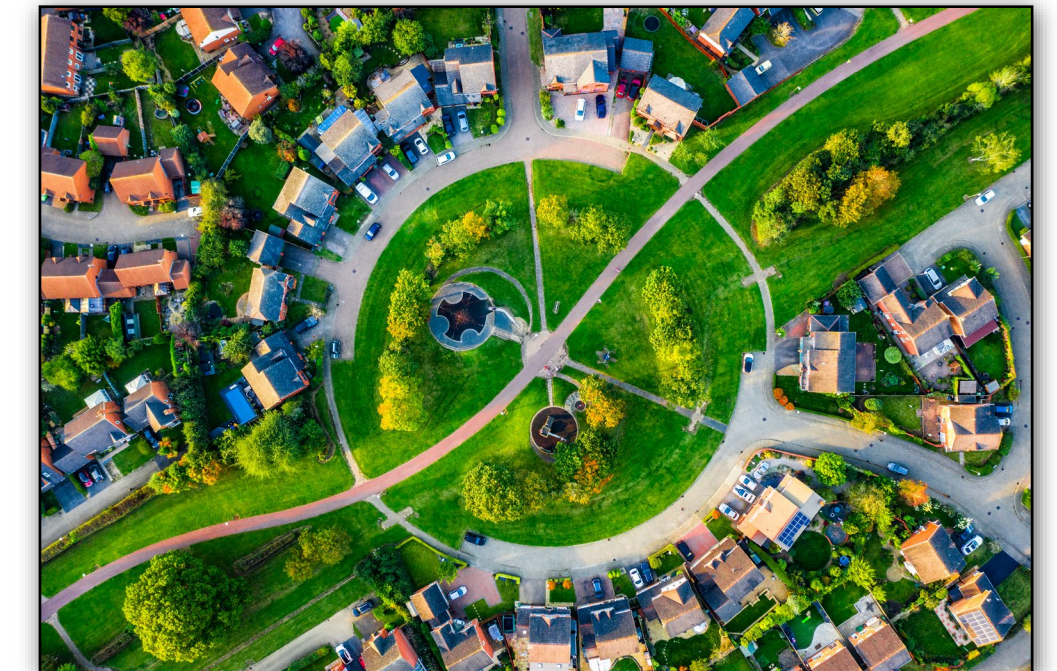
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Developing your future

We can help developers maximise their potential because we see the whole picture. If you have an opportunity, let's have a conversation.



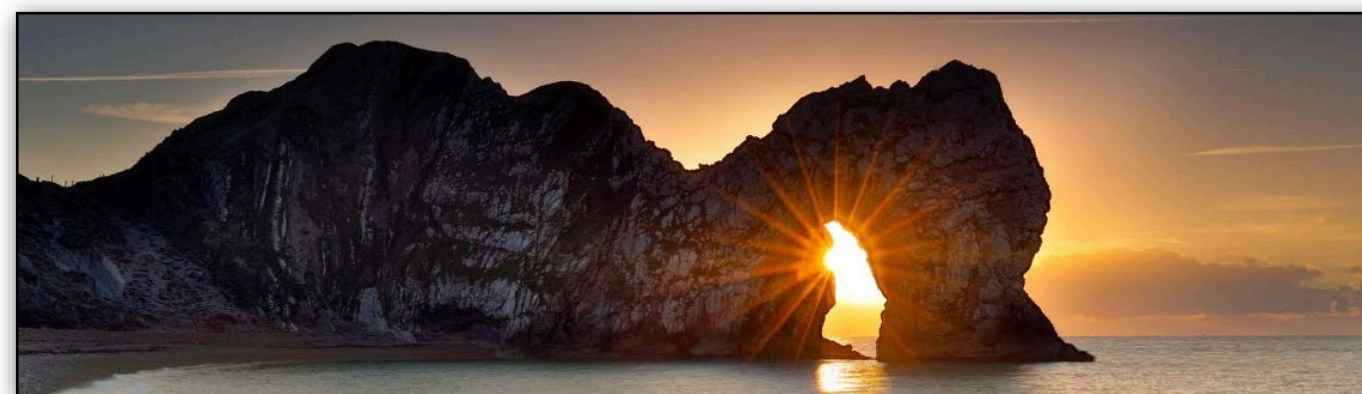
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