

## INVESTMENT



## RESIDENTIAL INVESTMENT



### Key Features

To support you with the refinance or purchase of assets with suitable planning permission operated as residential accommodation including private rental sector, houses, apartments and HMOs

Facility type	Investment loan
Minimum loan size	£2,000,000
Maximum loan size	£45,000,000
Maximum term	5 years
Drawdown	Single and multiple tranches considered
Repayment	Interest only and repayment offered
Fees	Arrangement and professional fees payable

### LTV Lending Scale

0-60%	61-70%	71%+
Lending widely accepted	Limited lending appetite	No lending appetite

### Criteria

Property types	Existing units including houses, houses of multiple occupation, apartments and studios in low or high rise blocks
Borrower types	<ul style="list-style-type: none"><li>Individuals, partnerships and UK corporate borrowing entities</li><li>UK-based ultimate owners</li><li>Experienced with a demonstrable track record</li></ul>
Security	<ul style="list-style-type: none"><li>First legal charge over the property</li><li>Debenture over the borrower</li><li>Personal or corporate guarantees</li><li>Other security as required</li></ul>
Tenure	Freehold or long Leasehold
Other things to consider	<ul style="list-style-type: none"><li>We support the UK Government's nationally described space standards</li><li>A historic record of occupancy and operating costs will be required</li><li>There may be a small element of commercial property within the portfolio</li></ul>

To apply for residential investment finance, please visit  
[www.securetrustbank.com](http://www.securetrustbank.com)

