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UK Commercial Lending - Factsheet

Thank you for visiting UK Commercial Lending.

Many people use the Internet to research Commercial Lending because they want to:

- Purchase Commercial Premises
- Extend Commercial Premises
- Release equity locked up in Commercial Premises
- Build a Residential Property Portfolio

When arranging Commercial Lending it is important to have:

- Flexibility in the loan amount available
- Access to Bridging Finance
- Speed in making funds available
- Facilities in place to allow you to negotiate the best possible price
- The option of structuring the deal as tax efficiently as possible

This can be achieved by:

- Getting good advice

Our aim is for you view ukcommerciallending.com as a source of reliable, trustworthy information.

Our goal is to deliver the highest standards of customer service to ensure you receive the advice you need.

For further information:

Please view our website at:

www.ukcommerciallending.com

or, email us at:

info@ukcommerciallending.com

Flexibility · Speed · Finance

Introduction

Innovative & competitive commercial mortgages can be arranged for the purchase or re-mortgage of investment & commercial property.

Increasingly businesses are seeking professional help in response to tighter lending terms being offered by Banks.

Loans up to 100% of the purchase price are available if the property can be valued at more than the actual purchase price or additional security is available.

The interest rate payable will reflect individual circumstances and the flexibility required.

People looking to arrange Commercial Lending include:

- Private Landlords building a property portfolio
- Property Developers who are building new properties
- Property Developers who are renovating existing properties
- Businesses buying new commercial premises
- Businesses looking to extend existing premises
- Entrepreneurs looking to take advantage of current conditions in the property market

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Credit / Forward Buying Facilities

This involves arranging access to funds before you find a property.

A Credit / Forward Buying Facility can be set up so you know you have the funds in place to purchase a property or bid at an auction with the confidence of knowing your finance is already in place.

This type of facility is particularly useful when purchasing at auction because of the time constraints to complete the purchase.

This type of lending facility is not currently available.

Commercial Bridging Finance

Commercial Bridging Finance is short term financing which is paid back once longer term, lower cost financing is obtained.

This type of financing can help a business capitalise on an opportunity to purchase a property where the deal is too good to miss or speed is necessary to complete before a rival bidder.

Loans of up to 50-75% of the purchase price depending on status, increasing to 100% with suitable additional security.

The minimum loan period can be as little as 1 day but is generally between 2-12 months.

If the value of the property is more than the purchase price then it may be possible to arrange for up to 100% of a clients borrowing requirement to be made available.

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Commercial Lending

There are a various types of loan available:

- Flexible Commercial Mortgages

Loans up to 100% of the purchase price are available, subject to circumstance, for example where additional security can be provided.

They are available typically for terms up to 15 years but again subject to circumstances 25 years may be an option.

Interest only options are available for up to 2 years.

Draw Down Facilities are available to give the option to increase the loan amount during the mortgage period up to 85% of the market value of the property.

Options for Overpayment and Re-Draw facilities are also available.

- Non Status / Self Certified Commercial Mortgages

This provides the opportunity to arrange a commercial mortgage without having to prove income.

This type of Commercial Mortgage is useful if due to circumstances you are unable to raise a loan in the normal manner. This could be down to something as simple as incomplete / out of date accounts through to failure to meet past financial commitments due to a one-off down-turn in business or illness. It may also be useful to ex-bankrupts, people who have defaulted on mortgage payments and those with County Court Judgements (CCJ's)

It is likely the interest rate charged will be higher than a standard Flexible Commercial Mortgage,

As with all forms of borrowing the ability to meet the loan repayments is an essential consideration.

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Buy to Let Mortgages & Development Finance

This can be something as simple as purchasing a single property through to a large buy to let portfolio.

Development Finance can also be arranged for up to 100% of the development costs subject to status and experience.

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