

# Property Development and Investment Finance

Funding residential and commercial property since 1979

**WE DELIVER**

**Development Finance with  
NO VALUATION REPORT required**

You've probably all experienced it – you're all geared up to start your next project, both you and the lender are happy with the figures and finance is agreed in principle – subject to valuation. The lender instructs an RICS valuer but he down values site or the GDV. You, and the lender, know from market research and comparable sales information that your values are right. However, the valuer is being cautious. So cautious, in fact, that the project falls out of bed!

**We now have a funding partner who does not rely on a 3<sup>rd</sup> party valuer. They determine the current site value and GDV with your input and their own research. The over-cautious valuer is removed from the equation altogether.**

**Minimum loan size 100k, with no maximum loan.  
2% arrangement fee – interest from 0.9% per month. 1% exit fee.**

Typically a facility is 65% Loan to GDV, but we can also provide a mezzanine strip. Available in England, Scotland and Wales with a quick turnaround scheme. For higher gearing, Joint Ventures can be considered on schemes showing a minimum 27% return on GDV.

**Lesser experienced Developers with a strong professional team also considered.**

**It costs nothing to ask us - NO UPFRONT FEES**