

property finance is growing up

**ALTERNATIVE
APPROACH**

A young child with light-colored hair is shown from the chest up, looking upwards with a curious expression. Their hands are placed on their cheeks, framing their face. The child's eyes are wide and focused on the text above. The background is a solid, deep red color.

Alternative Approach from Property Finance Limited

... for us it's child's play

ALTERNATIVE
APPROACH



Term loans
Bridging finance
Mezzanine
Joint venture
Sale & leaseback

Take your pick

We lend for the purchase, refinance and improvement of commercial owner-occupied and investment property secured by a first or second charge.

We finance residential and commercial developers, offering senior debt and creative mezzanine and equity finance arrangements.

As well as loans, we offer sale and lease back arrangements to owner-occupiers on flexible terms tailored to conserve capital for business investment.

Keeping our introducers sweet

We work closely with our valued introducers, keeping them informed at all stages of the transaction and paying commission to them immediately the loan is drawn down - valuable, certain, additional income.

We are flexible and innovative, and offer loans and other structures on both a short and medium term basis providing an alternative approach to property finance in circumstances that have often been too challenging for our competitors.

For an immediate response to your client's requirements, call our New Business team on **0845 262 0845** (local telephone rates from anywhere in the UK) or email

alternativeapproach@propertyfinance.ltd.uk

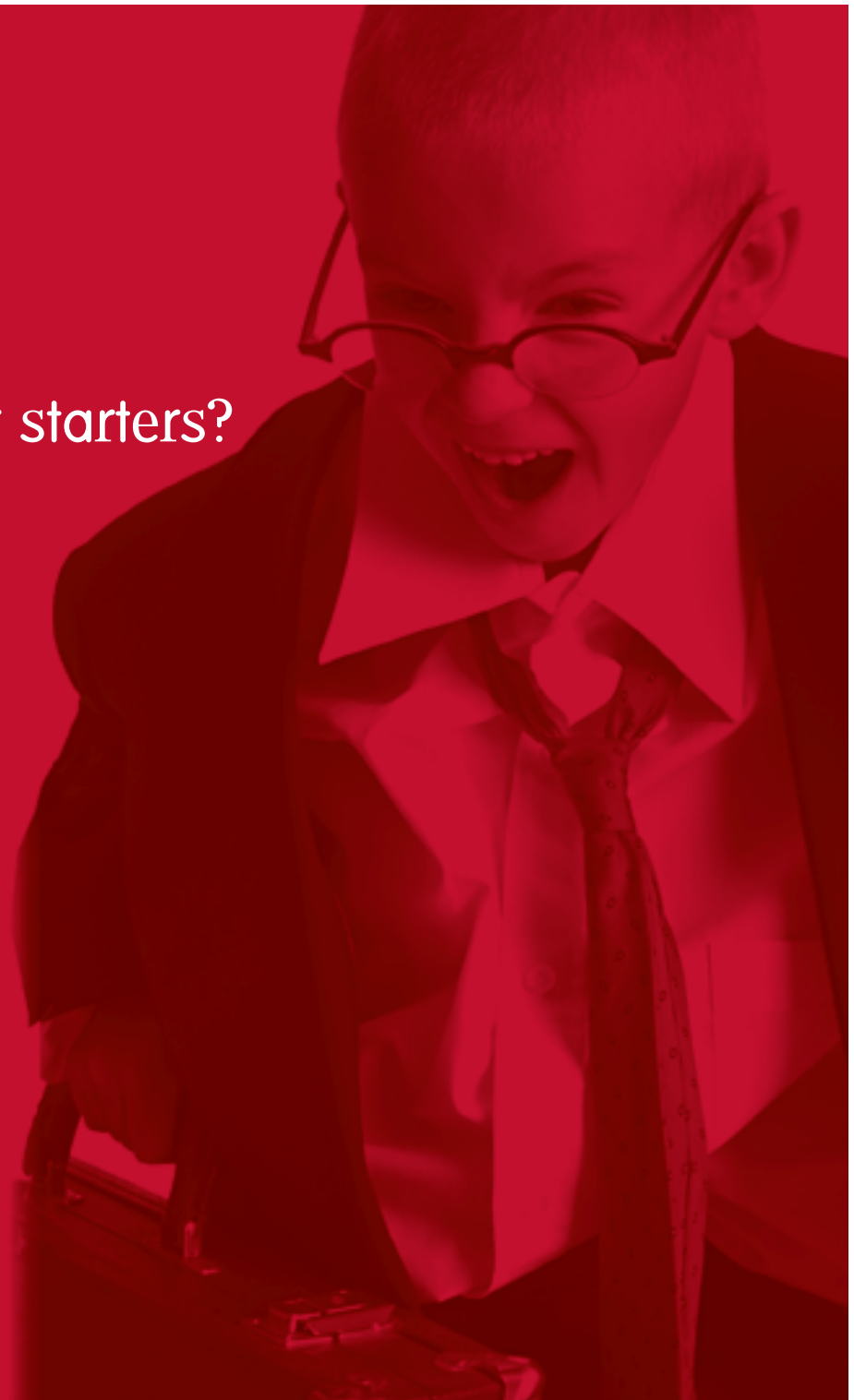
ALTERNATIVE
APPROACH



How about this for starters?

We have loaned hundreds of millions of pounds to enterprising property professionals and businessmen to enable them to achieve ambitious goals.

We have an established, dedicated New Business team to ensure that each transaction is handled on a bespoke basis, with the minimum of fuss.



We've done our homework ...

INDUSTRIAL

Business Parks - £3.3million

A portfolio of business centres and offices let on a short-term basis was refinanced to release equity.

We granted a 2 year, interest only term loan until the borrower completed an extensive improvement and lettings programme as well as sales to owner occupiers.

The remaining properties were refinanced by a long term loan, negotiated by the client's broker with a Building Society.

COMMERCIAL

Planning Potential - £2 million

A financing to acquire a portfolio of four commercial buildings with planning potential located in Nottinghamshire and Lancashire.

The properties included a redundant car showroom and nightclub and were bought by an experienced developer who successfully obtained planning permission to re-develop two of the properties and let the others.

We provided a term loan for two years on an interest only basis and were repaid from sales after the programme was completed.

MEZZANINE LOAN

Midlands Investment - £1.3 million

A mezzanine loan to top-up a bank advance to 90% of valuation for the purchase of an under-performing industrial park.

The investor had an offer of bank finance for 70% of purchase price but wished to reduce their equity investment to facilitate an extensive acquisition programme.

The loan was provided for three years during which period expiring leases were renewed and rent reviews were carried out and a programme of sales to owner occupiers was undertaken.

RESIDENTIAL

North London - £4.5 million

Bridging loan negotiated and completed within one week to refinance a home loan.

The loan was secured on a prime North-West London residence and was utilised for business purposes by the borrower pending resale of the property.

... tons of homework

SALE AND LEASEBACK

Essex - £3.5 million

Part of a funding package for a start-up business in the waste recycling industry. We organised the purchase of the freehold industrial premises identified to house this new enterprise.

The tenant both minimised its start-up costs and will benefit from the future increase in the value of the building.

RESIDENTIAL DEVELOPMENT

Bedfordshire - £2.5 million

A residential developer required finance to expand its development programme without dilution of equity or the need for more expensive joint venture arrangements.

We granted a line of mezzanine finance for future projects and satisfied short-term working capital needs by providing bridging finance secured against completed properties until they were sold.





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Loads of pocket money!

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