



# Refurbishment Finance Guide



### Minimum loan

£150,000 day one

### LTV

Up to 90%

### LTGDV

Up to 75%

### Monitoring

Light-touch monitoring by a Asset Manager (not a QS)

### Loan term

Up to 24 months

RATES FROM 0.33% +BBR

#### Property types

Residential and semi-commercial property  
Commercial property (if being converted to residential)

#### Scope of works

Build costs not to exceed 75% of current value (heavier refurbis acceptable at lower LTGDVs)

## Cases we like to fund

### Decorative refurbishments

Poor condition properties  
Outdated properties  
Auction purchases

### Structural refurbishments

Loft conversions  
Rear/side extensions  
Bath permitted development and planning permission acceptable

House to flats  
HMD  
Commercial to residential  
Semi-commercial (uppers converted)

For low LTGDV cases, we can consider deals outside of usual appetite

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