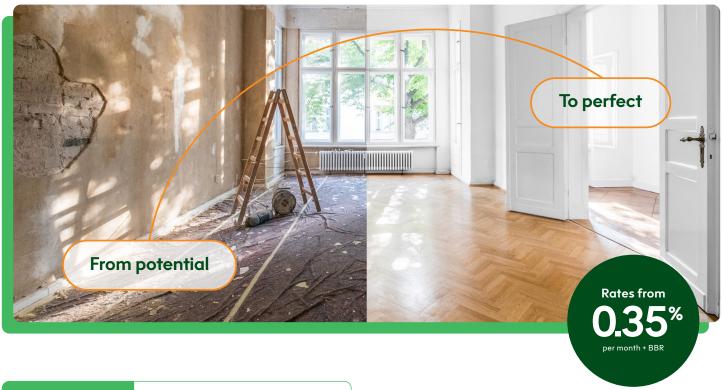


Property finance. From plans to profit.

Refurbishment Sales Guide



Minimum loan	£150,000 day one
LTV	Up to 70% LTV NET day one + 100% of refurbishment costs
LTGDV	Up to 70%
Monitoring	Light-touch monitoring by an Asset Manager (not a QS)
Loan term	Up to 24 months

Property types	Residential and semi-commercial property Commercial property (if being converted to residential)
Scope of works	Build costs not to exceed £500,000 or 75% of current value (heavier refurbs acceptable at lower LTGDVs)

Cases we love to fund

Decorative refurbishments

- · Poor condition properties
- Outdated properties
- Auction purchases

Structural refurbishments

- Loft conversions
- · Rear/side extensions
- Both permitted development and planning permission acceptable

Change of use projects

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

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



0345 222 9009 • deals@octanecapital.co.uk • octanecapital.co.uk