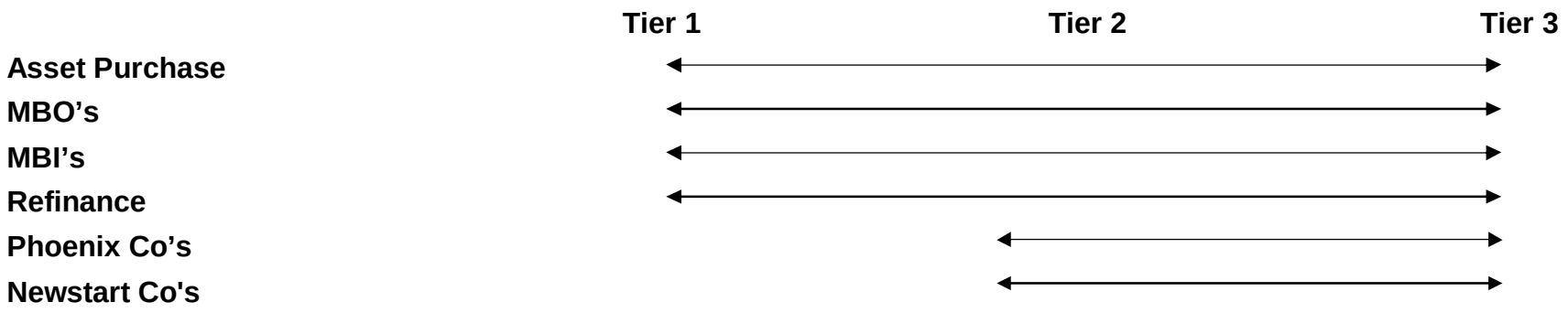
ASSET FINANCE



GUIDELINES

LOAN TO VALUE	Up to 150%	Up to 125%	Up to 100%
TERM	18 - 84 Months	18 - 84 Months	18 - 60 Months
ADVANCE	£10,000 - £2,000,000	£10,000 - £1,500,000	£10,000 - £1,000,000
NET YIELD	10% - 12.5%	12.5% - 15%	14% +
COMMISSION	By specific negotiation	By specific negotiation	By specific negotiation

INFO. REQUIREMENTS

STANDARD PROP	Yes	Yes	Yes
LATEST ACCOUNTS	Yes	Yes	Yes
BANK STATS	Discretion	Discretion	Yes
ASSET DETAILS	Yes	Yes	Yes
CONSENT TO SEARCH	Yes	Yes	Yes

TYPICAL PROFILE	➢ Established business	➢ Good asset	➢ Good asset
	➢ Profitable trading	➢ Established business	➢ Newco's & Phoenix Co's
	➢ Clean search profile	➢ Recent trading difficulties	➢ CCJ's
	➢ Reasonable net worth	➢ Reasonable search profile	➢ Discharged bankrupts
		➢ MBO's	➢ Voluntary arrangements
		➢ MBI's	