

Residential/Commercial and Auction Finance is best suited to those who need fast and flexible finance to purchase or refinance residential and commercial properties.

Key Features

- Maximum LTV - Up to 75% open market value loans must be serviced or on a part basis, based on a 90 day value (1st charge only)
- Loans to a maximum 70% gross open market value (1st charge only) or 70% gross 90 day value (2nd charge) can either be serviced or retained
- Loan Size - From £50,000
- Rates - From 0.75% per month (subject to LTV and client credit profile)
- Arrangement Fee - 2%
- Term - 3 to 12 months
- No exit fee.

Additional information

- First charge/second charge residential & commercial (unregulated only)
- First charge only on auction purchases (unregulated only)
- 75% open market value only offered against a first legal charge
- Tenure - Freehold and long leasehold
- We will consider properties in England, Scotland (Edinburgh & Glasgow) & Wales (Cardiff)
- Option to service or retain interest

Please refer to the General Information and Key Criteria for more information

kuflink.co.uk
01474 33 44 88
hello@kuflink.co.uk

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Kuflink Ltd has its registered office at 2 Helmet Row, London, EC1V 3QJ.

