

Auction Finance:  
A little lift in the  
bidding process.

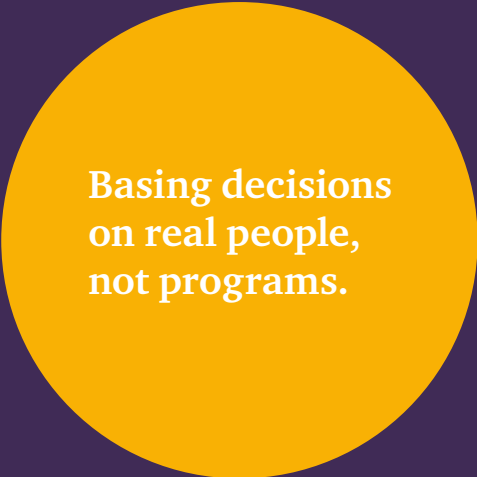


together.®



# Auction Finance: Making bidding simple.

We've got over 40 years' experience of common sense lending, and over a decade of giving our clients a helping hand at auction. For short-term loans of up to 12 months, our auction finance simply makes life a bit easier for your client throughout the auction process. Whether they're renovating a property, building a portfolio, or selling it off for a tidy profit: they can even move on to a term product such as a Buy to Let mortgage afterwards, if that's what suits them best.



Basing decisions  
on real people,  
not programs.

## A quicker way to open doors

With our speedy pre-approval decisions, and quick application processes, meeting standard auction deadlines should be no problem for your client. After all, when you're basing decisions on real people, not programs, it's simply common sense. And that's what we do best.

## Property types

Some lenders struggle to support certain property types. But because we take each case as it comes, it's perfectly normal for us to treat everyone individually, giving everyone more of a helping hand.

### Property types we can help with:

- Residential investment properties.
- Commercial properties.
- Semi-commercial property: where a property includes both a business and a residential dwelling.
- Land: with or without planning permission or agricultural restrictions.
- Distressed properties in poor condition, including those without the amenities of a kitchen or bathroom.

## Income sources

We live in the real world, which means we know that people earn their keep in all sorts of different ways. Whether your client's self-employed or even a sole trader, our common sense approach means looking beyond credit ratings or income types, to help fund the people behind the profiles.

### Employment types we can help with:

- Employed.
- Self-employed.
- Sole trader.
- Partnership.
- Limited company.
- Pension income.

A large teal circle containing the text "Common sense lending, made simple." in white.

Common sense  
lending,  
made simple.

## Our criteria

Speedy, efficient, and super flexible. Our auction finance gives a whole range of clients the encouragement to go for whatever's under the hammer, even if it's not considered the 'norm'.

### Key Criteria:

- Rates from 0.49%.
- Flexible terms.
- Options with no exit fee available.
- Free valuations on most residential purchases.
- No lender solicitor charges on residential purchases.
- Up to 75% LTV, and 100% with additional security.
- Pre-approved funding available.
- Cross-charging available on multiple properties.

A large red circle containing the text "Over a decade of auction market know-how." in white.

Over a decade  
of auction market  
know-how.



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