Products Guide – Unregulated loans

ECLIPSE
CAPITAL PARTNERS

Product Type:	Bridge	Refurbishment	Development
Maximum LTV:	75%	75%	75% (Max LTC: 100% subject to LTGDV)
Min Loan:	£500,000	£500,000	£500,000
Max Loan:	£2,000,000	£2,000,000	£2,000,000
Loan Term:	1-18m	1-24m	1-36m
Suitable for:	Residential/Commercial	Residential/Commercial	Residential/Commercial
Interest Rates p/m:	From 0.80%	From 0.90%	From 1.00%
Terms of loan:	- No owner occupation - No refurbishment	- No owner occupation - Refurbishment - Modernisation - Basic structural work - Conversion/extension work - Demonstration of experience with similar projects is preferred	- No owner occupation - Heavy refurbishment - Heavy structural work - Conversion/extension work - Planning permission - Demonstration of experience with similar projects is preferred
Charge:	1st Charge - (2nd Charge/Mezzanine finance rates available)		
Fees:	Arrangement fee 2%.		
Location:	London and surrounding counties preferred but will look at other locations		
Minimum Lease:	80 years		
Credit History:	All type of credit considered on an individual basis, subject to LTV limits		
Valuation Fees:	To be paid up front, cost covers external RICS valuation and Eclipse appraisal		
Monitoring Fee: * For D & R loans	This will include additional external monitoring and admin at each drawdown during the term plus any extra that are deemed necessary		
Legal Fees:	Borrower to provide undertaking for all legal costs		
Exit Fees:	Upon redemption of the loan the borrower will be required to pay a Security Release Fee per title. There are no redemption fees		

* Eclipse may consider terms and situations outside of what is stated.
All terms subject to the Eclipse Investment Committee on a loan by loan basis.

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