

## Structured Property Finance

**Tailor-made funding solutions for clients with complex borrowing requirements who need something more than just a conventional loan or funding facility.**

### What we lend on

- Residential investment property
- Commercial property
- Semi commercial property
- Mixed Property portfolios
- HMOs
- Land with planning
- Listed property
- A variety of other securities can be considered

### Who we lend to

- UK citizens
- SPVs
- UK companies and trusts
- Offshore companies and trusts
- UK expatriates
- Non UK citizens
- Mature borrowers
- Funds
- Executors

### Our key terms

- Loan size from £2.5m
- Rolled up or serviced interest options available
- Valuation and legal fees charged at cost
- Residential lending terms up to 60 months
- Commercial lending terms up to 36 months
- Rates and fees negotiated per proposal

“UTB’s Structured Finance department provides a niche source of funding by considering deals on their individual merits without being bound by restrictive criteria and conditionality.”

**Tom Robinson – Director, Bircroft Private Limited**

“The experienced UTB Structured Finance team offer innovative solutions for complex real estate debt requirements where bespoke packages have to be carefully crafted to ensure maximum return for the client whilst mitigating risk for the bank.”

**Chris Fairfax – Positive Lending**

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**United, we go further**