



Cambridge &  
Counties Bank

Built on understanding

Property finance

Deals we've done  
in the South West

# Good deals are built on quality conversations.

We talk, we listen and we really get to know what makes your customers business unique, so that we can create solutions that work for them.

Once a deal has been established, the conversations continue. Your customers can expect outstanding personal service throughout the lifetime of their loan and beyond.

To get an idea of how we could help your customers, take a look at some of the deals we've shaped through our broker partners, and given the green light to.

*"...We presented a challenging deal to the Bank who understood every aspect of the clients requirements and came up with some fantastic terms in this difficult current environment. We found the whole team to be superb at handling every aspect of the deal and made it easy for both the client and for us with their excellent communication. Perhaps the best bit was how Paul and his whole team understood the need to complete the deal as efficiently as possible. A first rate result, would highly recommend Paul and his team."*

Mark Hartery,  
The Bespoke Banking Consultancy



## Residential investment

### Devon

We helped a customer with funding to acquire a shared purchase of three residential mobile home parks, one of which required significant works to expand the sale of new homes in the parks.

**Loan amount: £9.75m**

**Loan term: 5-year commitment, 12 months interest only, amortisation over 24 years**

**LTV: 50% MV**

### Plymouth

An experienced BTL investor required funding to purchase nine residential properties from their local authority who insisted on having overage clauses put in place. The investor had approached standard lenders but was continuously told that the transaction was legally too complicated, but we were happy to help secure funding for our investor.

**Loan amount: £755k**

**Loan term: 30 years**

**LTV: 68% MV**

### Dittisham

An experienced investor wanted to purchase a new holiday-let property by refinancing two existing unencumbered residential investment properties.

**Loan amount: £500k**

**Loan term: 30 years**

**LTV: 65% MV**



## Commercial investment

### Cirencester

A complex made up of multiple different units was refinanced with help from the Bank. The space included a leisure site where an existing tenant wanted to secure their units, as well as a restaurant and bar which included owner occupier residents and other commercial investment properties.

**Loan amount: £1.14m**

**Loan term: 15 years**

**LTV: 60% MV / 70% VP**

### Shepton Mallet

A private school approached us via their broker to release equity in their property to help their business plans. They wanted to restructure and reposition their business but due to previous losses, their longstanding Bank were not interested in supporting their growth plans.

**Loan amount: £400k**

**Loan term: 5-year commitment, amortisation over 15 years**

**LTV: 16% LTV**

### Newton Abbott

A customer wanted to combine two individual SIPP's when it came to them purchasing a commercial warehouse that they later wanted to use for investment purposes.

**Loan amount: £150k**

**Loan term: 20 years**

**LTV: 55% MV**

### Cheltenham

A customer required funding for the purchase of a mixed-use property to use as the trading hub of their business. The property comprised of a flat above which was let to a long term tenant and we were happy to help support our customer.

**Loan amount: £217k**

**Loan term: 25 years**

**LTV: 60% VP**

### Bristol

We helped support our existing customers business plans by refinancing an existing facility on a mixed-use property.

**Loan amount: £215k**

**Loan term: 25 years**

**LTV: 65% MV**

### South Scotney

Following a refusal from their existing lender, we helped our customer refinance and release equity from their owner occupied recycling site, to allow them to restructure their overall borrowings.

**Loan amount: £3.95m**

**Loan term: 20 years**

**LTV: 55% VP**



## Holiday-lets

### Ilfracombe

A customer wanted to refinance their existing holiday-let property which proved difficult for other lenders in the market. The car park was on a flying freehold, and we were able to review the deal individually to create a funding solution that worked for our customer who was very happy with the outcome.

**Loan amount: £340k**

**Loan term: 30 years**

**LTV: 60% MV**

### Camelford

An existing customer returned to the Bank to arrange funding for the purchase of a second holiday-let property following the success of their first. The property comprised of two separate flats, both of which were used for short term holiday rentals.

**Loan amount: £175k**

**Loan term: 30 years**

**LTV: 70% MV**

## Let's talk

Interested in learning how we can help your customers?  
Get in touch with our dedicated regional team using the details below:

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