



Property finance
Refurbishment loans

Our refurbishment loans offer the perfect short-term solutions for smaller, lighter projects by experienced property investors, landlords and developers.

Key features



Light refurbishment work only, no structural works allowed



Interest roll-up options available



Ability to convert into a long-term loan



Available for HMO or MUBs



No valuation fee payable until loan is approved



For smaller deals, Building Surveyor or monitoring not usually required

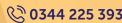
Lending criteria

- Up to 65% initial advance of vacant possession value
- Up to 65% further advance of refurbishment costs, with total borrowing not exceeding 70% of gross development value
- Minimum loan £250k
- Loans up to £2m
- Only available to experienced property investors

- Terms up to 9 months
- Personal guarantees requested from business owners/directors but are not always mandatory
- Corporate borrowers must be registered in V) the UK or Crown dependencies
- For borrowing in personal name(s), individual must be a UK resident
- Secured by way of a first legal charge on a property located in England, Scotland or Wales

Let's talk

Interested in learning how our property finance team can help you get your project off the ground? Get in touch:



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