

# Specialist Local Residential Lending

## RAW Guernsey Mortgages

At a glance

### Outstanding Service

- Quick and easy application process
- Simpler than applying for a bank mortgage
- Deal directly with decision makers
- Flexible assessment of circumstances
- Trusts, companies and older borrowers considered
- Unusual circumstances also considered

### Residential Property Specialists

- Residential property only
- Owner occupied or Buy to Let
- Purchase or Refinance
- Up to 50% of property value or purchase price (whichever is lower)
- Maximum £1,500,000
- Short term to 5 years
- Bond required
- UK Buy to Let property loans also considered on similar terms

### Flexible Approach

- All situations considered
- No pre-defined age restrictions
- Short term bridging available
- Minimum Loan only £50,000
- Each client reviewed on their merits
- No 'Tick box' approaches
- Direct access to decision makers

## A simple, transparent and fast option for mortgage borrowers.

### ELIGIBILITY CRITERIA

We try to keep our application process as simple and accessible as possible. We will need some basic information and due diligence on the borrower, as well as information on the borrower's personal circumstances and the trust or the company's ownership, depending on which is relevant.

### HOW DO I APPLY?

To apply simply contact RAW Capital Partners by email on the below address with an outline of your initial requirements. We will aim to deliver an initial response within 24 hours. Further information may be required to aid a smooth decision making process. We try to keep forms short and simple, and they can be completed on screen for your convenience; [click here to access them](#).

### NEXT STEPS

Once we have agreed to lend 'in principle' we will instruct an independent Valuer to visit the property. There will be a fee for the valuation and an application fee payable at this time. Once we are happy with the Valuer's assessment, we will instruct an advocate to act on the lender's behalf. This can be the same advocate as those acting for the borrower if a property is being purchased.

### COSTS

- Loans start at 4.5% over Base Rate.
- Arrangement fees from 1.5%, minimum £2,000, payable on application.
- Valuation and assessment fees apply, depending on property, payable in advance.
- Lender's advocate's costs at borrower's expense.
- Annual review fee £500.
- Full or partial capital repayment fee £950.
- Interest will be payable in advance, usually monthly or quarterly.

### PROPERTY TYPES

We are generally happy to lend on most types of quality property and we try our best to take each proposal on its merits. Our senior team and lending committee will look at each proposal but typically won't lend against:

- Property within mixed-use development where retail or office space exceeds 20%
- Mixed-use developments with uses other than retail, office and residential
- Mobile homes and houseboats
- Property with planning or residency restrictions, including retirement property
- Property of non-traditional construction

## Find out more

The RAW Lending Team is led by Tim Parkes who has over 30 years experience in financial services.

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