

# Specialist Finance Channel Island residents

## RAW Mortgages

A fast and flexible solution for those in unique circumstances

ALL  
circumstances  
considered

Loans from  
£50k  
to  
£2.5m

Max  
50%  
LTV

From  
3.75%  
+ base

### OUTSTANDING SERVICE

We take pride in the flexibility of our lending criteria and speed with which we make decisions:

- No 'tick-box' approach
- Decision in principle provided one business day following receipt of application
- Finance provided in as little as one week

### ELIGIBILITY CRITERIA

Our application process is designed to be as simple and accessible for clients as possible. One may apply online, in paper, or in person.

- No 'tick-box' approach
- No age restrictions
- No income requirement
- No stress tests

### WHAT IT COSTS

- Interest rates from 3.75% over base rate (base rate minimum 0.75%)
- Arrangement fees of 1.5% (min £2,000) payable in advance
- Valuation and legal fees at borrower's expense
- No early repayment charge (£950 administration fee for full or partial repayment)

### BUY-TO-LET SPECIALISTS

We offer interest-only tracker mortgage loans secured against buy-to-let residential property in the UK:

- Loans from £50,000 to £2.5 million
- Maximum 50% loan to valuation ratio (LTV)
- Loan terms up to 5 years

### SECURITY TYPES

We seek to lend on quality security, that is more easily sold and more easily let. While we consider each case on its merits, we generally will **not** lend against:

- Property with planning or residency restrictions
- Property of non-traditional construction
- Mobile homes and houseboats

### HOW DO I APPLY?

To apply, simply contact RAW Capital Partners by phone or email with an outline of your requirements.

Alternatively, you can find everything you need on our website.



Find out more

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+44 1481 708250

[www.rawcapitalpartners.com](http://www.rawcapitalpartners.com)