

Specialist lending for non-UK residents Chinese nationals & residents

RAW Mortgages

A fast and flexible solution for those in unique circumstances

ALL circumstances considered	Loans from £50k to £2.5m	Max 55% LTV	From 4.50% + base
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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

FLEXIBLE CRITERIA

While our lending criteria are flexible, we specialise in lending to non-UK investors.

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

Our flexible criteria mean our loans can be used for property investment, homes for family or holiday homes.

WHAT IT COSTS

- Interest rates from 4.50% over base rate (base rate minimum 0.75%)
- Arrangement fees of 2% (min £2,000) payable in advance
- Valuation and legal fees at borrower's expense
- An Enhanced Due Diligence fee of £2,500 may be payable by Chinese mainland-resident borrowers
- Annual review fee £500
- No early repayment charges (£950 administration fee for full or partial repayment)

FOR RESIDENTIAL PROPERTY INVESTORS

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

- Loans from £50,000 to £2.5 million
- Maximum 55% loan to valuation ratio (LTV)
- Term loan anywhere up to 5 years at 4.75% + base
- Short term loan of 1 year at 4.50% + base

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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www.rawcapitalpartners.com