

Specialist Finance Channel Island residents

RAW Mortgages

A fast and flexible solution for those in unique circumstances

ALL circumstances considered	Loans from £50k to £4m	Max 55% LTV	From 3.75% + 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

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 £4 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

applications@rawcapitalpartners.com

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www.rawcapitalpartners.com