



Qalland

Lending
2022



Corporate Advisory & Project Finance Boutique

We launched our new warehouse line at the end of 2021 to help clients who require a fast and flexible approach to their finance requirements.

We provide development loans for clients ranging from small scale developers and builders to large corporate organisations.

We provide bridging Loans suitable for the purchase or refinancing of Residential, Development Exit and Auction properties.

We have extensive experience in commercial real estate and project financing. The Qalland team fully understands the property life cycle from the ground up.

Our lending products

We have built a suite of to support our borrowers throughout their project life cycle.

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You can find our application forms and other resources online at:
www.qalland.com/apply

Bridging Finance

Bridging Finance from £250,000 to £10million

Fast. Simple. Bridging finance. Tailored to match your needs.

Our Bridging Finance Explained

At Qalland we can offer bridging finance to borrowers from £250,000 to £10,000,000 for periods of 3–24 months. Our loans can be used to rapidly secure opportunities.

We provide bridging finance for developer exits and for residential property acquisition.

Why Use Bridging Finance?

Bridging finance can give investors and developers the edge, allowing them to move quickly and secure opportunities as and when they arise.

Giving the opportunity to borrowers to free up their cashflow. We offer bespoke bridging finance across a wide range of properties, sites and to borrowers from an array of backgrounds and histories.

Our Bridging Finance Criteria

- Property in major cities in the whole of the UK (including England, North Ireland, Scotland, & Wales)
- £250,000 – £10,000,000
- Unregulated Residential Properties
- First Charge (Second Charge Considered on Referral)
- Up to 75% LTV
- 1% Arrangement Fee
- 0% Exit Fee
- Rates from 8% P.A.

What is the Process?

Enquiry

You can enquire by emailing lending@qalland.com calling **0800 080 7024** or filling out our enquiry form on our website at www.qalland.com/apply

Full Application

We will then review the enquiry and get in touch, usually within 24–72 hours to discuss the enquiry.

Agreement in Principle

If the loan meets our requirements, we will issue you with a Agreement in Principle straight away based on the information you provide and subject to valuation and further due diligence.

Full Credit Review and Valuation

The next stage is for us to conduct our full credit review and for you to pay for our valuation which will allow us to then do our final checks and go through the final credit approval process. We will then submit the loan to our credit committee for final approval.

Legals

Once you have received a final decision to lend, we will instruct one of our panel of law firms to draw up and complete the loan documentation. For bridging loans, this process is quick as we take advantage of indemnity insurance rather than conducting searches in most cases.

Drawdown

On completion, the funds can then be drawn down and paid to your solicitor.

Bridging Finance for Renovations

Light, Moderate and Heavy Refurbishment Loans Available

As well as our standard bridging finance products, we also offer specialist refurbishment bridging loans for projects where an element of renovation or improvements works are being undertaken to the property.

Light Refurbishment

For properties where the refurbishment budget is less than or equal to 50% of the value of the property (or purchase price if lower). This product is for simple renovations where no real structural work is being undertaken.

Moderate refurbishment

For renovations that results in an increase in the size of the property of not more than 25% and where there is a budget less than or equal to 100% of the property value (or purchase price if lower).

Heavy refurbishment

For any project where a property increases in size by over 25% and there is a total refurbishment budget of greater than 100% of the property value (or purchase price if lower). To fit criteria, at least one wall of the original building must remain and be used in the project.

To discuss your project please get in touch with one of the team who will be happy to explore which product is best suited to you.

Development Finance Overview

Do you require a flexible approach to the financing of your housing and flat projects?

Our funding line services clients ranging from small scale developers and builders to large corporate organization.

Our Development Loans

Our development loans are designed to offer flexible finance solutions for developers who have a proven track record.

We are proud to build long-term relationships with our borrowers and look to fund them throughout their development careers, be that one project or a hundred. We fully understand the importance of finding a lender who can support you throughout your journey.

Our Solutions

Our team understands that the landscape of opportunity can be unpredictable, we look to offer flexible finance solutions to developers. Every deal is unique our approach is to lend on projects where we can identify potential and put our knowledge and experience to work.

Our Development Finance Criteria

- Residential Led Sites
- Typical LTGDV up to 70%
- Max LTC from 70-85% depending on project Loan Size- from £500,000 to £10M
- Rates from 8% per annum (p.a.)
- Arrangement Fee – 2% Term – 3 to 18 months
- Exit fee – 1% of GDV
- Option to Service or Retain Interest
- First Charge (unregulated only)

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Agreement in Principle

Our credit committee will then consider the full application and, if satisfied, will issue an Agreement in Principle based on the information provided.

This is subject to further due diligence, valuation and a QS report.

Full Credit Review, QS Report and Valuation

The next stage is for us to conduct our full credit review and for you to pay for our QS report and valuation which will allow us to then do our final checks and go through the final credit approval process.

Legals

Once you have received a final decision to lend, we will instruct one of our panel of law firms to draw up and complete the loan documentation.

Drawdown

On completion, the funds can be drawn down in accordance with the draw-down schedule. Any future drawdowns will require a QS site visit and report authorising the release of funds.

Development Exit Finance

Our Development Exit product gives clients the ability to secure a loan for projects with remaining work on the site.

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Our Development Exit product gives clients the ability to secure a loan for projects with remaining work on the site and provide an extended sales period.

For example, in the case of a developer running out of their existing development finance facility and having insufficient funds to complete the project or the developer having relied on the sales being processed in order to fund the project.

Our Development Exit Finance Criteria

- Standard Rates From – 8.75% P.A.
- Max LTGDV 70%
- Loan Range from £500,000 to £10M

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