



Your Property Funding Partner



“You always deliver what you say you can.”

Dennis Anderson
Property Developer

“Lowry Capital can always do the deal quickly.”

Colin Gorman
Property Developer

“Terms were agreed within a day. Superb!”

Philip Howard
Property Developer

“Thank you for stepping in and saving the day.”

Sam Sturdy
Head of Commercial | Ingard

“Your service is brilliant. Highly recommended.”

Sam J Griffiths
Director | First 4 Mortgages Ltd

“Received funds within days. Most impressive.”

John Wood
Regional Director

Invoice to: [Lowry Capital Ltd](#)

Company Reg. Number: [06019197](#)

New Business Enquiries

Manchester Office

Lowry Capital Ltd
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Glasgow Office

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Contact

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www.lowrycapital.scot

Lending

- > Secured Lending from £25,001 up to £2.5m
- > No Minimum Term – Maximum Term 12 months
- > Lending to Individuals & Ltd Companies
- > LTV's (all based on Open Market Value)
- > Land with Planning up to 50% LTV
- > Commercial up to 60% LTV
- > Semi-Commercial up to 60% LTV
- > Residential Investment up to 65% LTV
- > Lending throughout England, Scotland and Wales – no postcode restrictions
- > Non-Regulated Cases
- > We Lend Our Own Funds & Can Make Our Own Decisions
- > Time Critical Transactions – Deals Funded Quickly
- > No Undertaking on Legal Fees Required
- > UK Citizens and Non-UK Residents with Right to Reside Subject to Underwriting

Rates

- > 1.25%pm for every deal
- > Proc Fee payable on all loans
- > Your Broker Fee can be added
- > Reward payable on completion of the initial deal - £500 can be added to invoice or taken as vouchers
- > Repeat business for the client will be paid at the same level

Development Loans

- > Hands off lending approach: Clients choose & manage the professionals & contractors for the development.
- > Previous development experience not essential.
- > We provide developers with flexible, bespoke funding, tailored to fit their schedule of works.
- > Funds can be drawn down in multiple tranches, clients only pay for the money drawn, keeping finance costs to a minimum.
- > Our funding helps with client's cash-flow & allows clients to keep significant funds from the sale of units.
- > Funds typically drawn down in 7 days.

Uses for Loan

- > Residential Investment Properties
- > Development Finance
- > Land with Planning
- > Semi-Commercial
- > HMO's
- > Secured Business Funding
- > Cash Flow / Growth
- > Warehouses
- > Commercial Units
- > Office Conversions
- > Castles
- > Listed Buildings
- > Offices
- > Holiday Lets
- > Former Public Houses
- > Agricultural Farms
- > Heavy Refurbishment
- > Industrial Units
- > Barn Conversions
- > Steadings
- > Auction Purchases

Eligibility

- > Non-Status Lending
- > No Proof of Income or Company Accounts Required (unless a client wishes to service the loan monthly)
- > Adverse Credit Accepted
- > Discharged Bankrupts (minimum 12 months discharge)

Fees

- > 2% Arrangement Fee
- > £999 Admin Fee
- > 1 Months Exit Fee
- > Legal Fees - TBC

Online:

Online application form available at: www.lowrycapital.co.uk/apply

Requirements for Application

- > Copy of passport > Proof of address > Clients solicitors' details > Credit report (Equifax / Experian or similar)
- > Lowry Capital forms - Assets & Liabilities, Declaration of Exemption, Client Authorisation (all available on our website)