

case 1	<p>location: County Durham</p> <p>property type: café refinance, raising £90k on £125k</p> <p>case details: The applicant approached us via the introducer to raise capital for property enhancements. They redeemed Lloyds TSB, raising £20k for investment. The transaction completed 8 calendar days after we received the fully packaged case! We were provided partial accounting information</p>
case 2	<p>location: Essex</p> <p>property type: Purchase of a retail food outlet, with living accommodation above and business premises below. The Applicant raised £140k on a valuation of £300k.</p> <p>case details: The borrower had an existing 13 year lease in place, and had the opportunity to purchase the freehold at a discounted price of £190k.</p>
case 3	<p>location: Buckingham</p> <p>property type: Racing stables and farmhouse. £1.6m purchase, CFM lent £900k to assist with the purchase.</p> <p>case details: The client was moving from smaller stables and accommodation as his business grew. The clients had partial accounts (just one years audited) and the property had two leases, providing rental income for the borrower.</p>
case 4	<p>location: Norfolk</p> <p>property type: Retail sports unit, refinance provided £220k on valuation of £340k</p> <p>case details: The borrower was an investor, and raised the cash on his unencumbered property to purchase further investment opportunities overseas.</p>
case 5	<p>location: Kent</p> <p>property type: Estate agency & Solicitors practice, with investment flat above. CFM provided a refinance of £250k on a valuation of £370k</p> <p>case details: The applicant used the rental income, supplemented by an accountants certificate in the application. The monies were raised to redeem an existing bridging loan and raise additional capital to renovate the retail unit.</p>
case 6	<p>location: Oxford</p> <p>property type: Purchase of a freehold pub with letting rooms above. £440k advanced on a valuation of £600k</p> <p>case details: The applicant received the advance within three weeks of CFM receiving the packaged case. The borrower had been operating the public house on a lease, and used our mortgage to secure the property and business for herself. The borrower used an accountant certificate together with her rental statements when applying for the mortgage.</p>
case 7	<p>location: Berkshire</p> <p>property type: Garden Centre, £175k refinance on a valuation of £250k</p> <p>case details: The borrower used the property security to raise capital. The property was unencumbered and the capital raised was used to extend the buildings on the property and the business. The borrower provided partial accounting information and obtained the finance in 6 weeks from application.</p>
case 8	<p>location: Eastbourne</p> <p>property type: Guest House, valued at £175,000</p> <p>case details: Refinance monies used to carry out some refitting and overhaul to renovate before the new season was under way. Lent £130k (74% ltv) with applicant using self certification and supporting accountants certificate. The applicants also had a history of consultancy income within the IT industry. The mortgage was over a 20 year term. The applicant had an up to date mortgage history.</p>

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

case 9

location: Bristol

property type: Newsagents and Convenience Store with three bedroom accommodation on the first and second floors

case details: The property valued at £290,000 and the applicant needed a refinance and capital raise to consolidate some existing debt and purchase some new fittings and stock for the business. The applicant again had outside income from a jewellery business. We advanced 75% over 25 years.

case 10

location: Hull

property type: The property was a two storey retail unit being used as a hair dressing salon and with living accommodation above

case details: Lent 50,000 on a valuation of £70,000. Accounts were provided. The applicant purchased the site for his common law wife supporting the application with his two other businesses (car dealership and restaurant).

case 11

location: London

property type: Purchase of a vacant retail lock-up shop on a London high street at a price of £105,000

case details: The applicant borrowed £63,000 to acquire the site from auction and convert into a grocery business. The applicant had two existing sites and used the mortgage to expand his business in the local area. The applicant used self certification supported by management trading account for a 20 year term.

case 12

location: Watford

property type: Applicant operated a security business from office and warehouse premise in Watford

case details: Two properties were provided as security at a value of £1.9m. The company had recently restructured after losing two key government contracts. This forced redundancies and one off costs which translated into trading losses. We were able to advance £900,000.

In addition we deducted the first 6 months payments in order for the applicant to enjoy a repayment holiday while it delivered the restructuring of its business. Projections and future order book supported the future viability of a restructured business.

case 13

location: Norwich

property type: 8 Bedroom Guesthouse in which the owners also resided

case details: The applicant was advanced £380,000 on a valuation of £600,000 over a 25 year term. The husband and wife team had been in the industry for over 7 years. The applicants had a complete mortgage history but had incurred two ccj's due to ill-health nearly four years ago. The applicants were again refurbishing the property and used the additional capital to complete these works and add soft furnishings throughout the property.

The mortgage history and management accounts supported the self declaration of income. .

case 14

location: Warwickshire

property type: The applicant refinanced a Village general store incorporating post office, off license and in-bakery

case details: The property also had residential accommodation where the owner resided. The husband and wife team used the £300,000 advance to consolidate some existing debts short term. The Property valued at £400,000 and the husbands employed income as operations director of a local manufacturing business supported the repayment ability of the application.

case 15

location: London

property type: Refinance of a telecommunications and music shop in Islington, London

case details: The property was valued at £340,000 and the applicant needed to raise capital in order to acquire new stock and refurbish the living accommodation before he moved in. An advance of £190,000 was made available over a 20 year term.

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