

# H D Commercial

An H D Consultants Ltd company



## THE COMMERCIAL MORTGAGE PLACEMENT SERVICE

HD Commercial offers you a truly unique proposition when it comes to commercial mortgages:

- ✓ **An open panel of lenders**
- ✓ **Independent advice**
- ✓ **Adverse cases - no problem**
- ✓ **Bridging finance**
- ✓ **Non status - no problem**
- ✓ **In-principle decisions usually within the hour**
- ✓ **Dedicated Commercial Mortgage Specialist to look after your needs**
- ✓ **Free nationwide document courier service**

We work with specially chosen professional partners, some of whom form part of one of the world's largest and most experienced network of lenders and have access to hundreds of blue chip and specialist lending sources in the UK, Europe and United States.

## ABOUT US - The Company

Established in 1993 as a specialist mortgage broker, HD Commercial has now developed into one of UK's most proactive and professional Buy to Let and Commercial Mortgage brokers.

The company provides Clients, Colleagues and Associates with a "one stop" solution for all their Buy to Let and Commercial requirements by quickly and clearly identifying the correct lending source for that particular application.

In addition, through an HD Group company, H D Consultants, we have access to a number of exclusive products that offer superior rates and terms.



**H D C O M M E R C I A L**  
**Complete commercial financial planning – Personal and Corporate Services**  
**Independent financial services throughout the UK**

Registered office: H D Consultants Ltd., 19 Headgate, Colchester, Essex CO3 3BT is a licensed credit broker under the Consumer Credit Act (license no 549503) and is a company registered in England (reg no 4989467).

Loans and mortgages may be secured on property and are subject to status. Full written details available on request.  
**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

W: [www.HDCommercial.co.uk](http://www.HDCommercial.co.uk) E: [office@hdcommercial.co.uk](mailto:office@hdcommercial.co.uk)  
T: 0870 2000 900 F: 08717 334 367

## The Team

HD Commercial has a team of Buy to Let and Commercial Mortgage professionals with years of experience in their sector.

Together, we have the ability to handle large volumes of business whilst still retaining that essential personal touch.



## The Sectors

Agriculture	Horticulture	Offices
Bridging Finance	HP & Leasing	Private Schools and Nurseries
Buy to Let	Industrial Units	Professional Practices
Commercial Investment	Leisure	Residential Investment
Development Finance	Licensed Trade	Retail Shops
Healthcare	Motor Trade	

We can also process any Buy to Let or Commercial business which falls into the regulatory trap through our associate FSA regulated company H D Consultants.

**PLEASE NOTE: THE FINANCIAL SERVICES AUTHORITY MAY NOT REGULATE COMMERCIAL MORTGAGES.**

So, as the HD Group also encompasses an established associate company to deal with the few cases – Buy To Let or Commercial – that slip into the “regulation trap”, you can therefore rest assured that HD Commercial can satisfy all your requirements within these mortgage sectors, whether or not your Buy To Let or Commercial deal is regulated.

## COMMERCIAL MORTGAGES

No Audited accounts?  
No Business plan?  
Need Capital fast?  
Purchasing, consolidating existing debts or expanding?  
No Problem!

We have access to hassle free business mortgages at high street rates!

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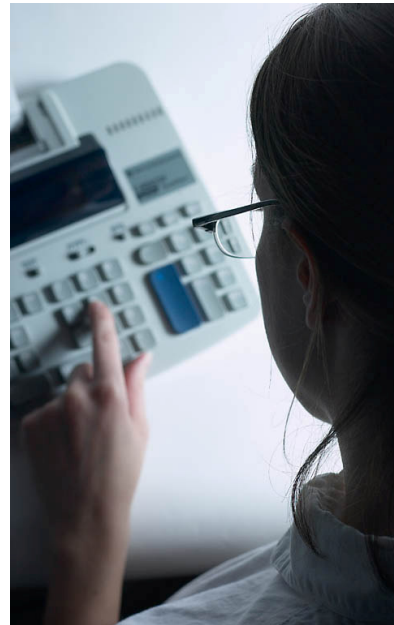
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Regardless of the business you are in or your previous credit status, HD Commercial will be happy to discuss how we can help you find the right commercial mortgage for your business.

**We have flexible Commercial Mortgages for owner-occupied businesses that offer bespoke funding solutions to satisfy all your property financing needs. These may range from purchasing or extending premises to releasing the equity locked in property for other business uses.**

**So whether it is a Commercial Investment in the commercial rented sector, the Purchase of an established business or Development Finance we can help. We can also help, if you are a Self-employed Small enterprise owner/manager, work and live from the same premises or lacking 2 years accounts.**



- ✓ Terms available from 5 to 30 years
- ✓ Interest margin from 1.0% above appropriate base rate
- ✓ **Up to 100% LTV.** Additional security accepted to increase advance rates
- ✓ Advances from £25k to £15m (Subject to Conditions)
- ✓ Refinance, Capital raising, Purchase and Investment purpose all acceptable

## Flexible Commercial Mortgages

In some cases we can offer commercial mortgages with:

- ✓ Payment holidays - choose any two months in any year
- ✓ Interest Only on first 50% LTV
- ✓ Reduced monthly payments - two available each year

Further advances - you could also increase your loan during the mortgage period (to a maximum of 75% of the market value of a property that's purchased or remortgaged, or 70% if it's a business you've purchased or re-mortgaged).

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# Property Development Finance (Residential & Commercial)

100% of finance available, with interest rates of 2% over base, with interest 'roll-up' during development stages.

We can help you with residential and Commercial Development Finance available for both pre-let and on speculative basis.

## Pension-linked commercial mortgages

To apply for a pension-linked mortgage, you will need to set up a Self-Invested Personal Pension (SIPP) or Small Self-Administered Scheme (SSAS), and be 5 or more years away from your chosen retirement age. Our preferred IFA colleagues can assist you with this.

This product is suitable for most types of commercial property including shops, industrial units, factories, warehouses, offices and garages (but not filling stations).

With a SIPP, we can provide up to 75% of the market value of the property alone (excluding any goodwill or fixtures and fittings) or 75% of the purchase price, whichever is the lower.

With a SSAS, the same level of advance applies. However the mortgage can be used for refinancing as well as property purchase.

As a sitting tenant, the customer can borrow up to 90% of the purchase price or 75% of the market value of the property (excluding any goodwill or fixtures and fittings) or 75% of the purchase price, whichever is the lower.



### Our Process:

Understanding your business for initial presentation to potential lenders. We may visit your site depending upon your circumstances.

Identification and initial discussions with suitable commercial mortgage lenders.

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We will continue to monitor your case throughout the process, and review of the terms offered by the lenders.

We can also offer assistance / presence at meetings with lenders to further assist in the 'negotiation' process until an acceptable formal 'offer of facilities' is made.

## Financial info Requirements for established businesses

Please note that if you or your business does not have the below information when required, we can still help.

- ✓ Last 2 years Audited Accounts
- ✓ Latest Management Figures
- ✓ Profit & Loss Forecast for next 12 months
- ✓ Last 6 months business bank statements
- ✓ Brief CV/profiles of partners/directors
- ✓ Asset/liability statements of applicants
- ✓ No upfront Charges - No fees until you complete
- ✓ Our aim is to confirm a decision in principle within 24 hours of the application being received.

## BRIDGING FINANCE

HD Commercial will help your business find the best Bridging Loan, allowing you to immediately capitalize on a purchase opportunity.

Bridging Finance is a form of short-term financing which is expected to be paid back - generally within the range of 3 to 12 months - once the borrower obtains more permanent, lower cost financing.

Bridging Loans can give you a stronger negotiating position when buying commercial property, enabling you to buy a property without a contingency on the sale of your existing property or other assets. We can arrange a bridging loan from £15,000 - £5 million on a first or second charge basis.

We accept:

- ✓ Individuals and Companies
- ✓ CCJ's and Arrears
- ✓ Discharged Bankrupts
- ✓ IVA's
- ✓ Self-Employed (no accounts necessary)
- ✓ The minimum period is one month and the maximum period is 12 months. You decide on the term, not us.

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## Our lenders will accept the following as security:

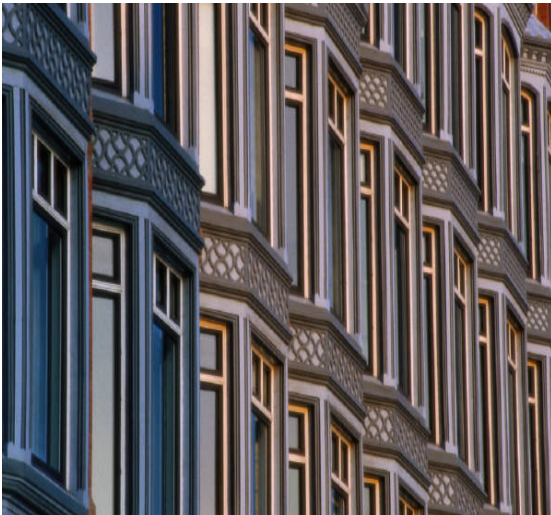
- ✓ Residential Properties
- ✓ Commercial & Semi-Commercial Properties
- ✓ Auction Properties
- ✓ Development Sites
- ✓ Buy to Let Properties
- ✓ Retail Shops
- ✓ DSS Let Properties

## Finance property in Europe & Ireland

Our lenders could possibly advance 100% of your borrowing requirements - because they lend on the VALUE of the property not the purchase price.

So, if you have secured a bargain you can get up to 100% with absolutely no cash input from you.

If you already have an existing mortgage, why not take advantage of our "Second Charge Scheme"?



Many people re-mortgage because they need cash but they may be in a fixed or discounted rate with their present lender and this would lead to a high redemption penalty if they were to leave early.

The only options pre second charge was to come back at the end of the fixed rate period or take the hit and add the penalty to the new mortgage.

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# Summary;

H D Commercial is a long established, highly experienced, friendly, personal and professional team.

For any commercial mortgage or buy to let enquiry, please contact us as follows;

- ✓ call us on 0870 2000 900,
- ✓ email your enquiry to us at [office@hdcommercial.co.uk](mailto:office@hdcommercial.co.uk)
- ✓ or fax us on 08717 334 367

**We have also included an enquiry form on the following pages, for your use.**

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## Commercial Mortgage Enquiry

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### What do you require the financing for?

New Mortgage

Re-mortgage existing property

### What is the purpose of the property?

**Buy to Let:** An investment in residential rented sector. The tenants will be residents.

**Commercial Investment:** An investment in the commercial rented sector. The property tenants are businesses other than your own.

**Purchase an established business:** I will buy and operate an established business

**Property for my business:** Clients business will be the largest occupier of the property.

**Development:** Purchase of a site that will be developed or refurbished prior to income being generated.

### About the property

How close are you to buying the property?

Contracts exchanged.

Offer has been made on the property.

Offer has been accepted.



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Property has been viewed.

Will be bidding at auction.

Still looking for property.

Just want to know what I can afford.

**The property is**

Freehold

Leasehold    
If so how long is left?

Do you already own commercial and/or residential property investments (other than your home)?

Give Details.

What is the purchase price of the property?

How much do you plan to borrow?

How much will your deposit / down payment be?

**Source of your deposit:**

- Cash / Savings
- Sale of personal property
- Sale of other property
- Other

Over what period do you wish to repay the mortgage? (Max 30 Years, normal 20 – 25years)



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**What mortgage features are you looking for?**

- Early / partial repayment
- Interest only mortgages (typically available for up to two years)
- Payment holiday
- Forward buying facility
- Self-Cert

Have you spoken to your own bank, or any other lender or broker about this particular mortgage?

Have you appointed a solicitor for this purchase?

**Financial history**

Will the mortgage be to a limited company, Partnership or individual?

What is your personal (joint) current annual income?

Have you had a county court judgement or declared bankruptcy?

If required, which of the following documents can you provide?  
(Check all that apply)

- Bank statements for the last six months
- Proof of your ability to provide a deposit
- Asset & Liability Statement (applicant)
- Description of property (agent's brochure)
- Six months business bank slips or pay slips
- Latest P60
- Rental Agreements for property
- Accountants letter confirming earnings



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**YOUR DETAILS**

Are you the Applicant or an Introducer

Your Full Name

Company Name

Correspondence address:  
Full postcode:

Tel:  
Mobile:  
Email:

PLEASE NOW **FAX** THIS ENQUIRY FORM TO US ON **08717 334 367**

**OR**

**POST** IT TO US AT;

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