



**Just
Cashflow**
Partnering with well run businesses

Portfolio Builder Product Guide

Portfolio Builder

Revolving Credit Facility

This is the ideal funding solution for experienced property professionals who need to act with agility. They may need access to funds for a new property purchase, or working capital for refurbishment of an existing portfolio.

Why choose Portfolio Builder?

Offers a **Revolving Credit Facility** for property purchases / refinance or working capital support for property improvements with the following benefits:

- Up to 80% Loan To Value based upon the most recent valuation or purchase price when taking into consideration prior mortgages
- Daily interest rates from 0.041% which is equivalent to 1.25% per month
- Valuations may not always be required, subject to recency of current valuations
- Confirmation of Title may not be required
- No Early Settlement Fees or Exit Fees after the first three months
- Monthly interest servicing with capital repayments being at the borrower's discretion throughout the term of the facility
- The facility offered is over 12-month term with an option to renew*

*Subject to status

What types of businesses are accepted?

Limited Companies, LLPs or PLCs

Amount of funding available:

From £50k to £1 million

Security

- 1st / 2nd Charge(s)
- Director PGs
- Cross Corporate Guarantees may be required

Information Required

- Latest Year End Accounts / Management Information
- Last 6 months bank statements
- Confirmation of current HMRC liabilities
- Details of the Property Portfolio / Rental Income Stream (if applicable)
- Property Investment experience is essential and CV's may be required
- Details of the security to be offered will be required, including the latest valuations

3% facility fee can be added or deducted from the capital balance.



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**For more information or to apply
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