

# Reliably supporting brokers. Always.

**Our aim is to make the process as smooth and straightforward as possible for brokers and borrowers**

<b>FUNDING STRUCTURE</b>	We are a balance sheet lender with additional committed funds under management
<b>LOAN AMOUNTS</b>	From £100k – £25 million
<b>LOAN TERMS</b>	Up to 3 years
<b>FEES / INTEREST</b>	<ul style="list-style-type: none"> <li>• Arrangement fee from 1% of the gross loan</li> <li>• Interest from 0.499% per month</li> <li>• Interest can be serviced monthly or deducted from the gross loan</li> </ul>
<b>PROC FEES</b>	We pay market-leading proc fees which are agreed with the introducer at the outset
<b>LTVs</b>	We lend up to 70% LTV
<b>GEOGRAPHY</b>	We cover the whole of Great Britain and Northern Ireland
<b>BORROWER PROFILE</b>	<ul style="list-style-type: none"> <li>• Private individuals</li> <li>• Onshore and offshore SPVs</li> <li>• Trust structures</li> <li>• Foreign nationals</li> <li>• Adverse credit accepted provided it does not jeopardise the repayment plan</li> </ul>
<b>ACCEPTABLE SECURITY ASSETS</b>	<ul style="list-style-type: none"> <li>• Buy-to-let properties, houses of multiple occupancy (HMOs)</li> <li>• Holiday-lets</li> <li>• Apartment blocks, high value single units, portfolios</li> <li>• Commercial</li> <li>• Mixed-use</li> <li>• Leisure assets such as hotels and pubs</li> <li>• Specialist assets such as care homes</li> </ul>

## Our awards



# Our values



**Expertise**



**Reliability**



**Integrity**



**Local**



**Innovation**

## We can help with

- Auction / Quick purchases
- Development exits
- Light refurbishment
- Restructuring
- Capital raising
- Revolving credit facilities
- Start-up businesses
- Re-bridging
- Complex cases

## Why Ortus?

- Certainty of funding
- Specialists in complex cases
- Direct access to decision makers
- Credit-backed Agreement-In-Principle issued within 24 hours
- Once we commit to a transaction we stick to it
- Underwriting requests are logical and sensible
- Interest is calculated on a daily basis

## We like

- Full disclosure
- A strong repayment plan with a back up plan

## We don't particularly like

- Development risk
- Planning risk
- Funding 100% of debt settlements involving a write-off



## We've got you covered

With offices in London, Manchester, Glasgow and Belfast.

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