

ORTUS
SECURED FINANCE



PRODUCT GUIDE

We listen, then find a way.

Residential Bridging



Our traditional unregulated residential bridging loan.

Designed to be simple and straightforward, giving borrowers a flexible loan option.

Loan size Up to £25 million

Term 3-36 months

Availability Loans to both UK and non-UK borrowers, including private individuals, limited companies, partnerships and offshore entities

Security type Residential properties in the UK

Can be used for

- Equity release
- Refinancing
- Portfolio transactions
- Refurbishment projects
- Purchases, including auctions
- Property investment, including buy-to-let, holiday lets and HMOs

Development Exit



Designed to give residential property developers a highly flexible refinancing option secured against completed new build schemes.

Loan size Up to £25 million

Term 3-24 months

Availability Loans to both UK and non-UK borrowers, including private individuals, limited companies, partnerships and offshore entities

Security type Completed residential property including apartment blocks, boutique developments, later living schemes, holiday lets, and high-value single units

Can be used for

- Providing more time to enable developers to sell finished units
- Capital release for schemes on completion
- Can consider equity release upon sale of individual units

High-Value Single Unit



A specialist lending product which provides loans secured against high value single units. Such properties are often owned by sophisticated borrowers or complex structures which Ortus are well versed in working with.

Loan size £5 million to £25 million

Term 3-36 months

Availability Loans to both UK and non-UK borrowers, including private individuals, limited companies, partnerships and offshore entities

Security type High value residential property

Can be used for

- Foreign nationals with complex income arrangements
- Complex corporate structures
- Equity release
- Refinancing
- Loan restructuring

RESIDENTIAL

Stabilisation Loan



Finance for commercial investment properties or owner-operator/occupiers that require stabilisation.

Some borrowers may not be ready for bank funding immediately, so our stabilisation loan will provide them with valuable breathing space to complete a purchase or refinance before moving on to longer-term finance.

We can analyse forecasts and projections to structure a loan facility that works for the client.

Loan size Up to £25 million

Term 3-36 months

Availability Owner-operator/occupiers

Security type Offices, warehouses, mixed-use, retail, hospitality sector and care provision

Can be used for Providing finance in circumstances where property or borrower-related challenges existing, such as:

- Vacant properties
- Property with a tenant on a short lease
- Properties with a low weighted average unexpired lease term (WAULT)
- Start-ups with no trading history
- Lending based on business projections

COMMERCIAL

Commercial Bridging



Finance for situations where bespoke structuring and rapid execution are paramount.

Our bridging loan can help clients with time sensitive acquisitions or complex borrowing requirements to move forward with their property plans and then refinance or sell without the time pressure.

Loan size	Up to £25 million
Term	3-24 months
Availability	Loans to both UK and non-UK borrowers, including private individuals, limited companies, partnerships and offshore SPVs
Security type	Offices, warehouses, mixed-use, retail, hospitality sector and care provision
Can be used for	Owner occupiers and investors requiring a bespoke asset management strategy before subsequent re-sale or refinancing. Such scenarios could include: <ul style="list-style-type: none">• Auction purchases• Commercial development exit• Deals requiring a quick completion

Commercial Mortgage



A commercial mortgage that can be delivered within specialist lending time frames.

Bespoke underwriting enables smooth transactions and can handle complexity, yet still deliver the certainty of a five year term.

Loan size	Up to £25 million
Term	5 years
Availability	Loans to both UK and non-UK borrowers, including private individuals, limited companies, partnerships and offshore SPVs
Security type	Offices, warehouses, mixed-use, retail, hospitality sector and care provision
Can be used for	Borrowers requiring a flexible and bespoke commercial loan to meet their lending requirements in a timely fashion

📞 020 3637 5056

🖱️ www.ortussecuredfinance.co.uk

✉️ enquiries@ortussecuredfinance.co.uk

📍 **Head Office:** Nations House, 103 Wigmore Street, London, W1U 1QS

📍 **Manchester Office:** 2 Mount St, Manchester M2 5WQ

📍 **Glasgow Office:** Suite C, 1st Floor, 21 West Nile Street, Glasgow, G1 2PS

📍 **Belfast Office:** Scottish Provident Building,
Donegall Square W, Belfast, BT1 4NL



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