

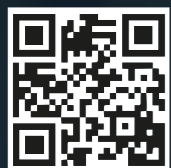


**HANKZARIHS**  
ASSOCIATES

# PRODUCT GUIDE

&

## Lending Criteria



2nd floor North park House, The Precinct,  
High Road, Broomfield, EN10 7HY





+44 (0)20 3889 4403  
[www.hankzarihs.com](http://www.hankzarihs.com)  
[contact@hankzarihs.com](mailto:contact@hankzarihs.com)

# WHO WE ARE





Hank Zarihs Associates are an experienced financial services intermediary specialising in development and investment funding. We have the experience and expertise required to present your project in a format which will satisfy the lending institutions credit committees. Before we take a project forward we conduct due diligence which enables us to select the most appropriate lender for each project.

# MEET OUR TEAM




## Shiraz Khan

 Managing Director  
 07747 834399  
 hankzarihs  
 shiraz@hankzarihs.com





## Daniel Khan

 Relationship Manager  
 07956 882288  
 karen.hankzarihs  
 karen@hankzarihs.com





## Howard Winter

 Relationship Manager  
 07941 227574  
 howard@hankzarihs.com




## Connor Kus

 Operations Manager  
 07447 499243  
 connor.kus  
 connor@hankzarihs.com

## Anthony Figurado

 Head of Bridging Finance  
 07939 118282  
 anthony.hza  
 anthony@hankzarihs.com

## Ken Ata

 Business Development Manager  
 07805 254327 / 0203 0316060  
 ken@hankzarihs.com



# FUNDING BREAKDOWN

| Description    | Bridging    | Development    | Long Term or (BTL) |
|----------------|-------------|----------------|--------------------|
| Min. Loan Size | £250,000    | £750,000       | £100,000           |
| Max. Loan Size | £50,000,000 | No Upper Limit | £50,000,000        |
| Min. Term      | 1 Month     | 3 Months       | 2 Years            |
| Max. Term      | 24 Months   | 36 Months      | 35 Years           |
| Gearing Up to  | 75% LTV     | 75% LTGDV      | 80% LTV            |
| Location       | Nationwide  |                |                    |

# BRIDGING FINANCE

| Residential Bridging | Min loan £250,000 |       |       |
|----------------------|-------------------|-------|-------|
| LTV                  | 85%               | 75%   | 70%   |
| Rate From (pcm)      | 0.95%             | 0.75% | 0.70% |
| Fee                  | 2.00%             | 2.00% | 2.00% |
| Exit Fee             | 0.00%             | 0.00% | 0.00% |
| Term                 | 24M               | 24M   | 24M   |
| Semi-Commercial      | Min loan £250,000 |       |       |
| LTV                  | 75%               | 70%   | 60%   |
| Rate From (pcm)      | 0.95%             | 0.88% | 0.78% |
| Fee                  | 2.00%             | 2.00% | 2.00% |
| Exit Fee             | 0.00%             | 0.00% | 0.00% |
| Term                 | 24M               | 24M   | 24M   |
| Commercial           | Min loan £250,000 |       |       |
| LTV                  | 75%               | 70%   | 60%   |
| Rate From (pcm)      | 0.95%             | 0.88% | 0.78% |
| Fee                  | 2.00%             | 2.00% | 2.00% |
| Exit Fee             | 0.00%             | 0.00% | 0.00% |
| Term                 | 24M               | 24M   | 24M   |
| 2nd Charge           | Min loan £250,000 |       |       |
| LTV                  | 70% MAX           |       |       |
| Rate From (pcm)      | 0.99%             |       |       |
| Fee                  | 2.00%             |       |       |
| Exit Fee             | 0.00%             |       |       |
| Term                 | 24M               |       |       |



## Bridging Finance Key Facts

- ★ Up to 90% of Purchase Up
- ★ to 75% of Market Value
- ★ Daily Interest
- ★ No Exit Fees
- ★ Non-Status
- ★ Short leases
- ★ Instant Approval
- ★ Foreign Nationals
- ★ Offshore & Trusts
- ★ Complex structures



# REFURBISHMENT FINANCE

| Light Refurbishment | Min loan £350,000 |       |       |
|---------------------|-------------------|-------|-------|
| GDV                 | 75%               | 70%   | 65%   |
| LTV                 | 90%               | 80%   | 65%   |
| Refurb Loan         | 100%              | 100%  | 100%  |
| Rate pm             | 0.95%             | 0.75% | 0.69% |
| Lender Fee          | 2.00%             | 2.00% | 2.00% |
| Exit                | 0.00%             | 0.00% | 0.00% |
| Term                | 24M               | 24M   | 24M   |

| Heavy Refurbishment | Min loan £350,000 |  |       |
|---------------------|-------------------|--|-------|
| GDV                 | 70%               |  | 65%   |
| LTV                 | 75%               |  | 65%   |
| Refurb Loan         | 100%              |  | 100%  |
| Rate pm             | 0.74%             |  | 0.70% |
| Lender Fee          | 2.00%             |  | 2.00% |
| Exit                | 0.00%             |  | 0.00% |
| Term                | 24M               |  | 24M   |

## Key Facts

- ★ Daily Interest
- ★ No Exit Fees 100% of
- ★ Build Costs 100%
- ★ LTC
- ★ Non-Status Options
- ★ Short leases
- ★ Instant Approval
- ★ Foreign Nationals
- ★ Offshore & Trusts
- ★ Complex structures



# BUY TO LET FINANCE

| Buy to Let Finance |           | Min loan £250,000 |       |       |
|--------------------|-----------|-------------------|-------|-------|
| LTV                |           | 75%               | 70%   | 60%   |
| Annual Rate        | Call Now! |                   |       |       |
| Product            |           | Fixed             | Fixed | Fixed |
| Term               |           | 5 yrs             | 5 yrs | 5yrs  |
| Lender fee         |           | 1.50%             | 1.50% | 1.50% |
| HMO's Finance      |           | Min loan £250,000 |       |       |
| LTV                |           | 75%               | 70%   | 65%   |
| Annual Rate        | Call Now! |                   |       |       |
| Product            |           | Fixed             | Fixed | Fixed |
| Term               |           | 5 yrs             | 5 yrs | 5 yrs |
| Lender fee         |           | 1.50%             | 1.50% | 1.50% |
| Multi Unit Blocks  |           | Min loan £250,000 |       |       |
| LTV                |           | 75%               | 70%   | 50%   |
| Annual Rate        | Call Now! |                   |       |       |
| Product            |           | Fixed             | Fixed | Fixed |
| Term               |           | 5 yrs             | 5 yrs | 5 yrs |
| Lender fee         |           | 1.50%             | 1.50% | 1.50% |

## Key Facts

- ★ No min income
- ★ Non-Status Options
- ★ Gift Deposits Short leases
- ★ Foreign Nationals
- ★ Offshore & Trusts
- ★ Complex structures





# COMMERCIAL FINANCE

| Semi Commerical | Min Loan £250,000 |       |
|-----------------|-------------------|-------|
| LTV Annual      | 75%               | 65%   |
| Rate            | 6.99%             | 6.69  |
| Product         | Fixed             | Fixed |
| Term Lender     | 5 yrs             | 5yrs  |
| fee             | 1.50%             | 2%.   |

| Commerical  | Min loan £250,000 |       |
|-------------|-------------------|-------|
| LTV Annual  | 75%               | 60%   |
| Rate        | 7.89%             | 6.99% |
| Product     | Fixed             | Fixed |
| Term Lender | 5 yrs             | 5yrs  |
| fee         | 1.50%             | 1.50% |

## Key Facts

### Semi-Commerical

- ★ Shops and Uppers
- ★ Units above  
Takeaways

### Commerical

- ★ Offices
- ★ Warehouse
- ★ Retail
- ★ Industrial
- ★ Hotels Care
- ★ Homes



# DEVELOPMENT FINANCE

| Development Finance | Minimum loan £1M |       |       |
|---------------------|------------------|-------|-------|
| GDV                 | 75%              | 65%   | 60%   |
| LTC                 | 90%              | 85%   | 70%   |
| LTV                 | 75%              | 70%   | 65%   |
| Annual Rate +BBR    | 9.50%            | 5.50% | 3.50% |
| Exit Fee            | 1%               | 1%    | 1%    |
| Term                | 24M              | 24M   | 24M   |
| Min Loan            | £1m              | £1m   | £1m   |

## Key Facts

- ★ Ground Up
- ★ Conversions
- ★ Resi and Mixed Use
- ★ Options available for first time developers
- ★ Mezzanine and Equity Options
- ★ Commercial schemes with pre lets





# CASE STUDIES

## High Street Kensington

W8 - 10 Apartments - Bridging Loan  
£9,500,000 - Rate 6.9%

## Hadley Wood

EN4 - 2 Houses - Bridging Loan  
£3,672,500 - Rate 4.2%

## Bulwell, Nottingham

NG6 - 32 New Build Houses  
Development Loan  
£3,675,000 - Rate 6.0%

## Vision House

EC1V - 2 Penthouse Suites  
Development Loan  
£1,650,000 - Rate 6.25%

## Bracknell

59 Unit PD Scheme  
Development Loan  
£13,830,000 - Rate 4.35%

## Plaistow

E13 - 8 Apartments  
Development Loan  
£2,400,000 - Rate 6.25%

## Wokingham

RG41 45,000 Sq. ft. - Business Park  
Development Loan  
£3,619,687 - Rate 7.5%

## Farringdon

Office Refurbishment Development  
Loan into a Term Loan £5,100,000 -  
Rate 5%

## Ollerton

NG22 - 12 Apartments  
Bridging Loan  
£1,501,806 - Rate 8.5%



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**CONTACT A MEMBER OF OUR TEAM TODAY**

**SHIRAZ KHAN**

07747 8343 99  
shiraz@hankzarihs.com

**ANTHONY FIGURADO**

07939 118282  
anthony@hankzarihs.com

**KEN ATA**

07805 254327  
ken@hankzarihs.com

**DANIEL KHAN**

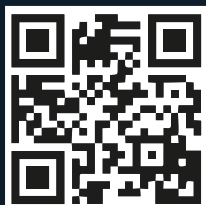
07711 474263  
daaniel@hankzarihs.com

**CONNOR KUS**

07447 499243  
connor@hankzarihs.com

**HOWARD WINTER**

07941 227574  
howard@hankzarihs.com



2nd floor North park House, The  
Precinct, High Road, Broxbourne,  
EN10 7HY

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