



The Loans Engine™
Specialist Finance Broker

PRODUCT GUIDE

We start where the
high street stops

August 2023

Website :
www.tle.co.uk



The Loans Engine™
Specialist Finance Broker
www.TLE.co.uk

- ☎ 0800 980 6099
- ✉ sales@tle.co.uk
- 🐦 @loansengine
- 🌐 The Loans Engine

Second Charge Mortgages

- ✓ Up to 100% LTV available
- ✓ Residential, Buy To Let, CBTL, HMO and non-standard construction
- ✓ Loans for any legal purpose (debt consolidation, home improvements, deposits for a second property, any other large purchases or a combination of these)
- ✓ Flexible loan to income ratios
- ✓ All income types considered
- ✓ Adverse credit accepted including CCJs, defaults and secured arrears
- ✓ All property and construction types considered

Case study*

One of our clients was unable to arrange a re-mortgage because of the LTV and indebtedness, but we were able to help and arranged a second charge for them.

Here was our solution:

- ✓ **Property value:** £360,000
- ✓ **Mortgage balance:** £276,658
- ✓ **Our loan:** £63,000
- ✓ **LTV:** 94%
- ✓ **LTI:** 5.2
- ✓ **Debt consolidation:** Multiple loans and cards
- ✓ **Time to complete:** 3 weeks
- ✓ **Monthly reduction:** £807

Product
Highlights





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Commercial & Semi-commercial Finance

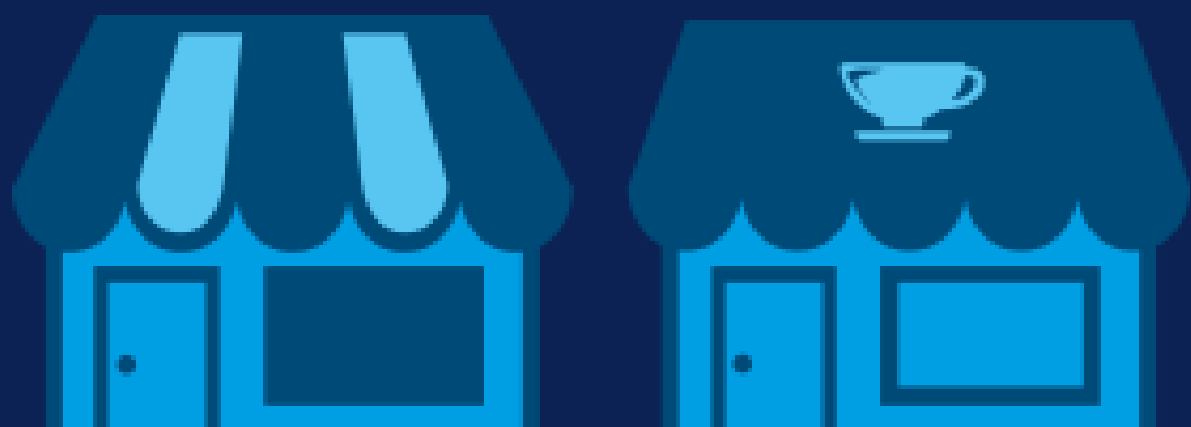
- ✓ Up to 100% LTV with additional security
- ✓ Repayment terms from 2 to 30 years
- ✓ Interest only and repayment options
- ✓ Owner occupied and investor
- ✓ Fixed and variable rates
- ✓ Loans from £40k to unlimited
- ✓ Most property types considered
- ✓ Adverse credit accepted

Case study*

Our client wanted to purchase a semi-commercial property (2 flats and 2 units), which were both vacant. However, the client had limited landlord experience, and multiple sources of deposit (gifted money, savings and intercompany loan), making the case too complex to place with a high street lender.

Our solution:

- ✓ Valuation: £625,000
- ✓ Bought for: £710,000 (full market valuation)
- ✓ LTV: 70%
- ✓ Rate: 6.45%



Product Highlights



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Specialist First Charge

- ✓ Purchase and re-mortgage products
- ✓ Residential, CBTL and unencumbered accepted
- ✓ Up to 85% LTV
- ✓ Right to buy and shared ownership accepted
- ✓ Help with any legal purpose - including debt consolidation, home improvements, tax bill, lease extension
- ✓ Most property types considered including non standard property type and construction
Most credit profiles accepted
- ✓ Terms from 1 to 40 years
- ✓ All income types considered

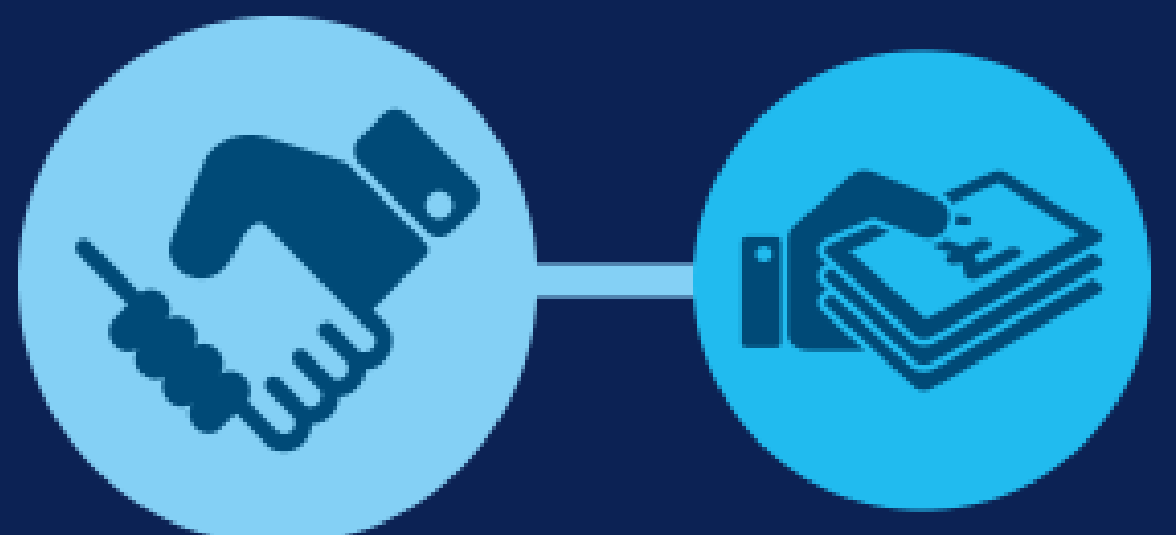
Case study*

Our client wanted to re-mortgage in order to raise capital to pay off an ex-partner. The broker struggled to place the case, due to the client's income being split between self-employment and rental income on a BTL property.

Here was our solution:

- ✓ Remortgaged for the full £100k required, including £30k cash-out
- ✓ Rate - 5 year fixed rate at 4.99%
- ✓ Was able to raise the funds needed despite default from a communication supplier, and £20k per annum of self-employed income.

Product Highlights





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Regulated Bridging

- ✓ Up to 75% LTV over one or multiple properties combined
- ✓ All property types considered
- ✓ Any legal purpose
- ✓ No exit fees (in most cases)
- ✓ Adverse credit accepted
- ✓ Loans from £10k to £50 million
- ✓ Terms from 1 to 12 months

Case study*

A client wanted to build a property to live in, but their money had run out before they had completed the works.

Our solution:

- ✓ Residual value of the property: £300k
- ✓ Loan needed: £125k to finish the works, which we arranged
- ✓ Property value once finished : £600k
- ✓ Exit to repay bridge: traditional re-mortgage
- ✓ Rate: 0.55% per month (standard bridging rates, no uplift despite level of works required)

**Product
Highlights**



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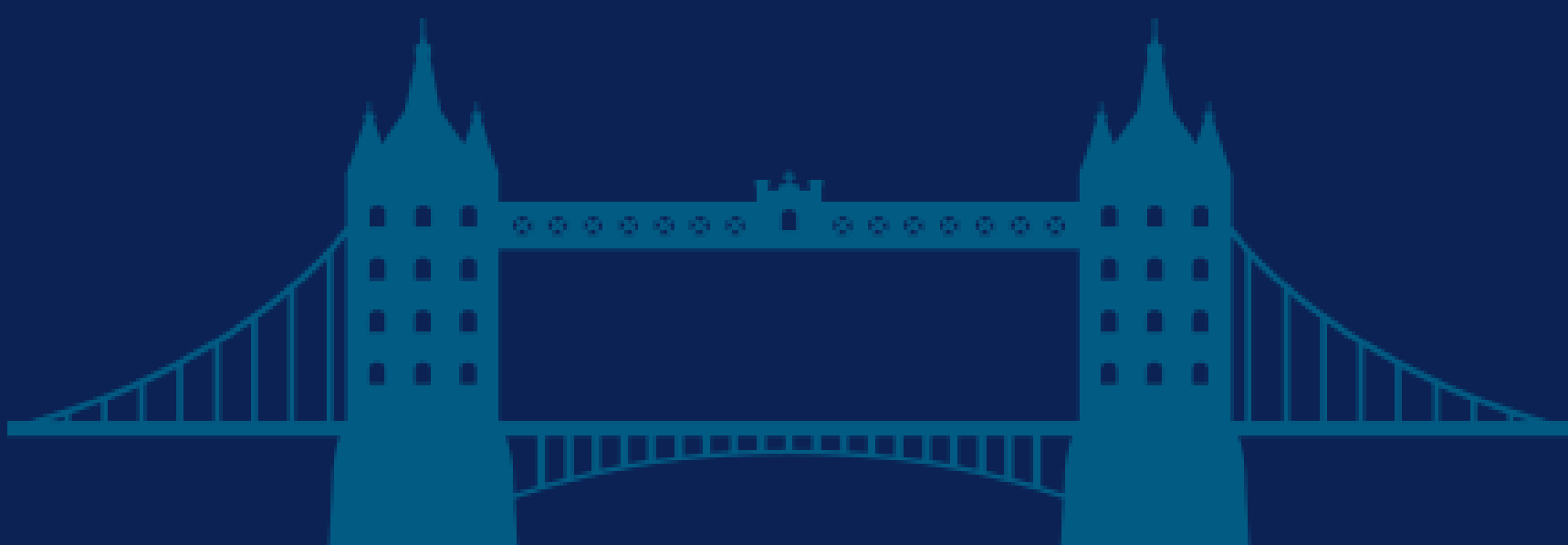
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Non-regulated Bridging

- ✓ Up to 85% LTV over one or multiple properties combined
- ✓ All property types considered
- ✓ Any legal purpose
- ✓ No exit fees (in most cases)
- ✓ Adverse credit accepted
- ✓ Loans from £10k to £50 million
- ✓ Terms from 1 to 24 months (longer term may be available depending on the deal)

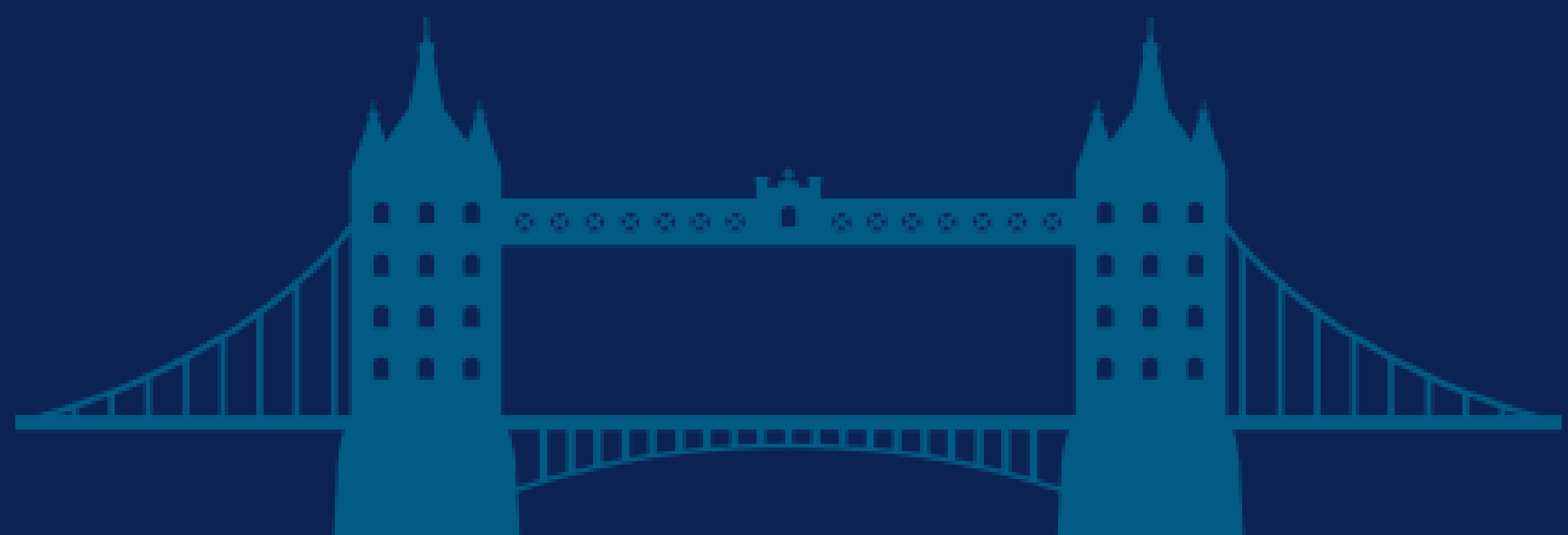
Case study*

Our client was looking to raise monies to fund the purchase and refurbishment of a property. The property was uninhabitable in it's current condition. We secured a bridging loan that helped to fund the purchase and refurbishment, leaving the customer to remortgage on to a BTL product and let the property out.

Here was our solution:

- ✓ Loan = £300,250.00
- ✓ Rate = 0.69%
- ✓ Term = 12 months

**Product
Highlights**





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Development Finance

- ✓ Up to 70% LTV day 1 release
- ✓ 100% of building costs can be funded
- ✓ Funding from £100,000 with no maximum limit
- ✓ Repayment terms up to 36 months
- ✓ Funds are available in stages
- ✓ No experience required
- ✓ No exit fees with some of our lenders

Case study*

A client wanted to purchase a property and seek planning approval to build a second dwelling on the plot. The client also wanted to refurbish the existing property, split title and separate the potential development land when selling the original property.

Our solution:

- ✓ Term: 12 months;
- ✓ Rate: 0.85% per month;
- ✓ Loan: £210k to support the plan;
- ✓ Placed the client with a lender who is comfortable with the plan for title split and planning applications further down the line.



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Specialist First Charge BTL

- ✓ Buy to let, HMO, MUFB and holiday lets
- ✓ Limited company or individual
- ✓ Up to 80% LTV
- ✓ Non standard property type and construction
- ✓ Portfolio borrowing on multiple properties
- ✓ Repayment and interest only options
- ✓ Repayment terms from 1 to 30 years
- ✓ Adverse credit accepted

Case study*

Client wanted to purchase a multi-unit freehold property and complete some refurbishments. However, they had missed payments within the last 2 years, and therefore was struggling to get accepted with a high street lender.

Here was our solution:

- ✓ Arranged a bridge for the refurbishments, and organised a BTL mortgage.
- ✓ LTV: 75%
- ✓ Rate: 2 year fixed at 3.99%

Product Highlights



"Great service, client was dealt with professionally and efficiently to achieve the desired outcome."

"I have used The Loan Engine numerous times, every time excellent. Chase through start to finish, very happy clients!"

"All the team act quickly and professionally, advising the client on suitable rates and products and keeping me informed throughout."

"My "go-to" guys for difficult cases. Always quick to be able to give you a decision as to whether or not they are able to help you"



Awards

- ✓ Platinum Trusted Service Award 2021, 2022 and 2023
- ✓ Best second charge broker at the 2022 Financial Reporter awards
- ✓ Shortlisted in 7 other industry awards over 2022.



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Recent Reviews



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The Loans Engine

Useful tools

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Mailing list:

Contact our team to be put on our weekly mailing list to receive exclusive updates.



Quick quote:

<https://www.tle.co.uk/our-solutions/quote-calculator/>

Registration page:

<https://www.tle.co.uk/contact/registration/>

Contact us:

<https://www.tle.co.uk/contact/contact-us/>

Our lenders:

<https://www.tle.co.uk/about-us/our-lenders/>

Product matrix:

Our full product matrix can be located on our website (www.tle.co.uk)

*All case studies are from 2021/2022, as such the rates shown may not reflect the current market. Please contact us to discuss available options.