

An intelligent approach to lending



First Charge Packaging
Second Charge Mortgages
Commercial Mortgages
Development Finance
Bridging Loans
Buy-to-Let

**All your specialist lending
needs in one place**

YOU+  **CLEVER**
LENDING

Delivering specialist lending solutions

Clever Lending are a master broker focused on delivering second charge mortgages, first charge packaging and commercial and bridging loans that meet your client needs. Our service and values are focused on providing specialist solutions for all types of requirements, no matter how complex they may be.

Our ethos and way of working is simple – we focus on providing an expert service to you and your clients throughout the whole process with the right client outcome as our main priority.

As part of the Totemic Group, we have a wealth of expertise and resource available to us. This enables us to ensure we deliver an unrivalled service that never loses sight of you or your client.

Cases come in all shapes and sizes...

From a simple case through to a more complex lending need, we have vast experience in working with a wide range of requirements.

We deliver a compliant and regulated service you and your clients can rely on. Our close relationships with our lenders also enables us to offer a vast range of secured, first charge, commercial and bridging products – providing solutions for cases of all shapes and sizes.

Call us on **0800 316 2224** or just email enquiries@cleverlending.co.uk

" As a firm we do not arrange second charge loans & so turned to Clever Lending for help. This was one of the best decisions I have ever made! The team took over the case and liaised directly with the client, but kept me in the loop. The case was handled promptly and professionally. I had minimum input, yet received a generous share of the proc fee! I strongly recommend Clever Lending to all brokers."

Kumar Patel,
S&P Financial



Just a few reasons to give us a try...



Indicative response within 1 hour



24 hour turnaround on DIPs



Next day payments



Transparent 50/50 commission split



Complex lending solutions



Expert support and advice



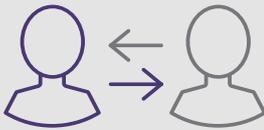
Live case tracking

" Prestige (part of OneSavings Bank) have been working with Clever Lending for over 2 years now and find them a breath of fresh air in the second charge master broker market. They put the broker and more importantly the customer at the heart of everything they do and are exceptionally professional in their approach. "

Darrell Walker,
Head of Sales
– Second Charge &
Commercial Lending,
OneSavings Bank plc.

Selecting your advice route...

Advice



Simply provide the full client details and our expert team will source the best solution on your behalf.

OR

Packaged



Simply submit your case with all client product details and we will package the case on your behalf.

We keep you up to date at every stage

There's just a few simple steps...

- Submit a case – via our website, or call us or email
- We'll respond within 1 hour
- 24 hour turnaround on DIPs
- Case progression and support
- Case completes
- Receive payment within 24 hours

First Charge Packaging

Clever Lending can provide you with a first charge packaging service that will enable you to find a client solution for those specialist cases where a mainstream first charge product doesn't fit.

Providing complex solutions

We work closely with our first charge lender panel who are able to provide niche products not available through normal routes.

Our first charge packaging team can help take the hassle away from you, enabling you to focus on growing your business.

So if your client has a need that doesn't fit the normal lending criteria, just give us a call on **0800 316 2224** to see how we can help.

Our extensive lender panel includes the following product features:

- Residential up to 95% LTV
- Buy-to-let & Consumer BTL
- Let-to-buy
- Shared ownership
- Right to Buy - 100% of purchase
- Complex income
- Micro mortgages
- Lending into retirement age (no max age)
- DMP, IVA or discharged bankrupt clients
- No ERCs
- Guarantor Mortgages
- LTD company buy-to-let
- Parent assisted mortgages
- Rent a room mortgages
- Holiday Lets





Kensington
Lending for Real Life

HARPENDEN
BUILDING SOCIETY
Local Organisation, National Recognition

dudley
Building Society

Chorley Building Society
TRUSTED SINCE 1835

Bluestone.
mortgages

the mansfield
building society

Bath Building Society

pepper
money

mashaven

MAGELLAN
PROPERTY & FINANCE

SecureTrust
Bank

THE FAMILY
BUILDING SOCIETY

SKIPTON INTERNATIONAL

together.
Loans, mortgages & finance.

Precise
Mortgages

Norton
home loans

Mercantile
Trust

themortgagelender

"We have worked with Clever Lending since its launch in June 2014, and have seen the business grow to the professional and thorough service their team delivers. As a master broker providing specialist lending solutions, Clever has a solid understanding of the marketplace which enables them to identify the right lender for each case. Here at Together, we know we can trust them to deliver well-packaged cases and to work with us to achieve the best possible outcome for the customer."

Laleta Buctkuar,
Key Account
Manager, Together.

We provide a transparent
commission structure of:

50%
of the broker fee
+
50%
of the lender commission



Second Charge Mortgages

There are many reasons why a second charge mortgage could be a good solution for your client and the Mortgage Credit Directive has helped ensure that second charge products are brought to the forefront. They are a viable and affordable solution for many clients looking to raise funds for a variety of reasons.

What are the opportunities?

Second charge mortgages could be a solution for:

- Raising capital for:
 - Home improvements
 - A family wedding or holiday
 - Tax bills
- Consolidating debt into one monthly affordable payment
- If a client has a complex adverse credit history (such as a DMP or CCJs)
- If a client wishes to keep their current first charge due to a good rate or high ERCs
- Business investment requirements
- If the client is on an Interest Only mortgage they wish to retain
- Change in circumstances since taking first mortgage (i.e. change in employment status)
- When a client has minimal equity for a re-mortgage
- If your client is self-employed
- Your client wishes to keep the new loan separate from their main mortgage

Clever Lending work with a strong and expert panel of lenders who provide the following product features:

- Loans up to £2.5m
- Terms up to 35 years
- No ERCs
- Fixed rate options – 2,3,4,5,7 and 10 years
- Standard LTV 95%
- Lending options available for over 100% LTV
- Interest only options
- Employed and self-employed
- Adverse credit / DMP clients accepted
- Business purposes
- Pension / benefits income accepted as sole income

Commercial Mortgages

Commercial Mortgages are often aimed at businesses looking to purchase property to trade from or to generate a rental return; but this type of finance can also assist when the mainstream buy-to-let lenders can't.

What are the opportunities?

Opportunities for commercial mortgages can cover quite a broad range of requirements:

- Trading Businesses (leisure, retail and industrial)
- Semi commercial (such as a shop with a flat above)
- Mixed portfolio
- Standard commercial property
- Single residential property
- Multiple units on one title
- HMO/Student Lets – Investment Valuation/Brick and Mortar valuation
- Portfolio finance
- Blocks of flats

Whether you are new to the commercial mortgage market or more experienced, our team are on hand to support you in any way you need – we understand clients and cases can come in all shapes and sizes and we're flexible to all scenarios, just call us on **0800 316 2224**.

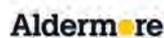
Our lender features include:

- Market leading rates
- Fixed and variable rates
- Interest only options
- Loans from £25,000 with no maximum
- Up to 100% LTV (with additional security)
- Flexible underwriting approach for adverse cases
- All types of unusual property and borrower options
- Ex pats and foreign nationals considered
- England, Scotland, Wales & NI
- Non-status lending
- LTD company buy-to-let



" Clever Lending are an absolute pleasure to work with. They are professional, friendly and very approachable. Always quick to respond to requests for information and moreover, they acknowledge and understand the Cambridge & Counties criteria. We look forward to continuing to work with the team in the future. "

Lynne Kemp &
John Hall
Business Development
Managers
Cambridge &
Counties Bank.



Development Finance

Finance often needs that higher degree of expertise in structuring the project to appeal to lenders and to take the case through to the release of the finance.

From small single building projects to multi-property high-end developments, we have built fantastic relationships from our extensive lender panel which helps us negotiate the best terms for your client's personal circumstances, and we will deal directly with your client on your behalf.

Our lender features include:

- Any size project
- Offices, Warehouses, Shops, Pubs, Golf Courses.
- 1st-Time developers
- Up to 80% GDV
- Up to 100% of build costs
- Land Finance
- Conversions
- Refurbs
- Residential Projects



Bridging Loans

A bridging loan is designed to 'bridge' a gap – so if your client needs to borrow money quickly for an interim period for a property or business transaction. The loan usually lasts for no more than 12 months and acts as a cash injection at a time when it is required. A bridging loan is not a replacement for a long-term solution.

What are the opportunities?

Bridging finance is a huge growth area and one that encompasses a range of opportunities:

A client may require a bridging loan for the following:

- Auction purchases
- Full retention renovation
- Below market value
- Unmortgageable properties (i.e. have no bathroom or kitchen)
- Change of use

A regulated bridging loan may be required for scenarios such as:

- Your client wishes to complete on a purchase (perhaps their dream home) before their existing property has been sold

- Your client may have experienced a chain break and needs funding to help continue the purchase of their next home until they sell their existing home
- Your client requires short-term funding to build their dream home

At Clever our team also have access to specialist bridging solicitors to help speed up the process if required.

A bridging loan could be a solution for a stressful situation such as a chain break and our team do all they can to help get a speedy solution in place with the right outcome, just call us on **0800 316 2224**.

Our lender features include:

- Terms from 1 to 24 months
- Loans from £25,000
- 100% LTV with additional security for bridging loans
- Rolled, retained or serviced interest
- Re-bridging
- First and second charge available
- Staged release on development
- Open bridges
- Exit by sale or refinance
- Credit impaired clients accepted

Buy-to-Let

Clever Lending's knowledge and experience comes to the forefront in the modern Buy to Let sector. When your clients are looking to purchase investment properties to let, our expertise and extensive residential and commercial lender panels can often hold the solution in this continuously evolving specialist market-place.

What are the opportunities?

Buy-to-Let clients have increasingly complex needs:

- Single property purchase
- Portfolio investment
- HMO's
- Student lets
- Short Lease
- Refurb to let finance
- Let to buy
- First-time landlord
- Holiday Homes
- Semi -commercial premises
- Consumer BTL

Our Lender features include:

- Residential and Commercial Lenders
- Individuals or Limited companies
- Additional Income top-up
- No Minimum Income
- Up to 85%
- Ex-Pats
- Foreign Nationals
- Unusual Property Types
- Adverse Credit History
- Lending from £25,000
- Interest Only options
- Flexible ICR's
- Manual Underwriting (no credit scoring)





Call us now on **0800 316 2224**
or email **enquiries@cleverlending.co.uk**
or visit our website **www.cleverlending.co.uk**

Clever Lending is a trading name of Financial Makeover Limited. Financial Makeover Limited is a limited company registered in England and Wales with registered number 6111701. Registered Office: Kempton House, Dysart Road, PO Box 9562, Grantham, Lincolnshire NG31 0EA. Financial Makeover Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number: 706595).