

Constructive

Insightful

Resourceful

Assured

## Bespoke Structured Finance

Our knowledgeable and highly resourceful team of lending specialists offer insight and assurance to customers when constructing tailor-made and innovative solutions required for complex projects.

we understand specialist banking



United Trust Bank's Structured Finance division creates tailor-made funding solutions for clients with complex borrowing requirements. UTB's highly skilled and knowledgeable Structured Finance team provides a personal service to customers requiring something more than just a conventional loan or funding facility. Each customer's needs are different, so each solution is tailored to fit their particular requirements, quickly and professionally. United Trust Bank has a strong focus on service and relationships and provides a robust and reliable source of funding. Brokers and customers can be assured that when they come to UTB, they are dealing with an award winning, regulated specialist bank which is committed to delivering successful financial solutions.

What we lend on	We lend to	Key Terms
<ul style="list-style-type: none"> <li>Residential investment property</li> <li>Commercial property</li> <li>Semi commercial property</li> <li>Mixed Property portfolios</li> <li>HMOs</li> <li>Land with planning</li> <li>Listed property</li> <li>A variety of other securities can be considered</li> </ul>	<ul style="list-style-type: none"> <li>UK citizens</li> <li>SPVs</li> <li>UK companies and trusts</li> <li>Offshore companies and trusts</li> <li>UK expatriates</li> <li>Non UK citizens</li> <li>Mature borrowers</li> <li>Funds</li> <li>Executors</li> </ul>	<ul style="list-style-type: none"> <li>Loan size from £500k</li> <li>Rolled up or serviced interest options available</li> <li>Valuation and legal fees charged at cost</li> <li>Term up to 36 months</li> <li>Rates and fees negotiated per proposal</li> </ul>

## Helping clients plot a path and reach objectives

UTB's Structured Finance department provides a niche source of funding by considering deals on their individual merits without being bound by restrictive criteria and conditionality. *Tom Robinson – Director, Bircroft Private Limited*

Gerard and the experienced UTB Structured Finance team offer innovative solutions for complex real estate debt requirements where bespoke packages have to be carefully crafted to ensure maximum return for the client whilst mitigating risk for the bank. *Chris Fairfax – Positive Lending*

UTB's Structured Finance team are client focused, highly proactive and creative in their approach. I have no hesitation in recommending them. *Ben Thomason – Managing Partner, Asset Leverage Consultants*

In an ever moving and competitive arena United Trust Bank's Structured Finance Team have stood out from the crowd by having a creative approach to the world of property investment. *Adrian Cormican – Director, Hallcroft Structured Property Finance*

## Case examples

### Equitable charge creates liquid funds

A developer required a facility to enable a swift acquisition when the right project came up. One security property was mortgaged on advantageous terms, making a refinance unsuitable, and as the lender would not allow a 2nd charge, we agreed a **£2.5m facility** secured against equity.

### Facility to refinance a portfolio and settle CGT bill

An entrepreneur in the hospitality sector wished to refinance an expired bridging loan used to purchase a London pub with development potential. He also needed to settle a sizeable Capital Gains Tax bill from the sale of his previous venture. A circa **£1.5m facility** was swiftly agreed.

### A complex facility for refinancing, purchase and development

A successful property development company wished to refinance existing loans, raise funds to complete the works on their current development and purchase their next project. Security for the circa **£11m facility** was a complex portfolio of properties, land, company assets and guarantees.

### Family trusts required refinance and equity release

A development company required an investment loan secured against a number of let apartments in a previously completed project. The loan would refinance the existing loan and release equity to pay down other debts. Our experience of dealing with family trusts was vital in approving the circa **£4.7m facility**.

### Refinance and equity release

A developer of luxury serviced retirement complexes wished to finance an expiring development loan and release equity from completed units in order to fund further site acquisitions. We quickly appraised their financial situation and agreed a **£8m facility**.

### Investment, bridge and development solution

A family property investment business required a funding solution comprising a bridging loan, an investment loan and a development finance facility to complete a £5m refurbishment of mixed use properties it already owned. We agreed to provide a structured **facility of £7.7m**.