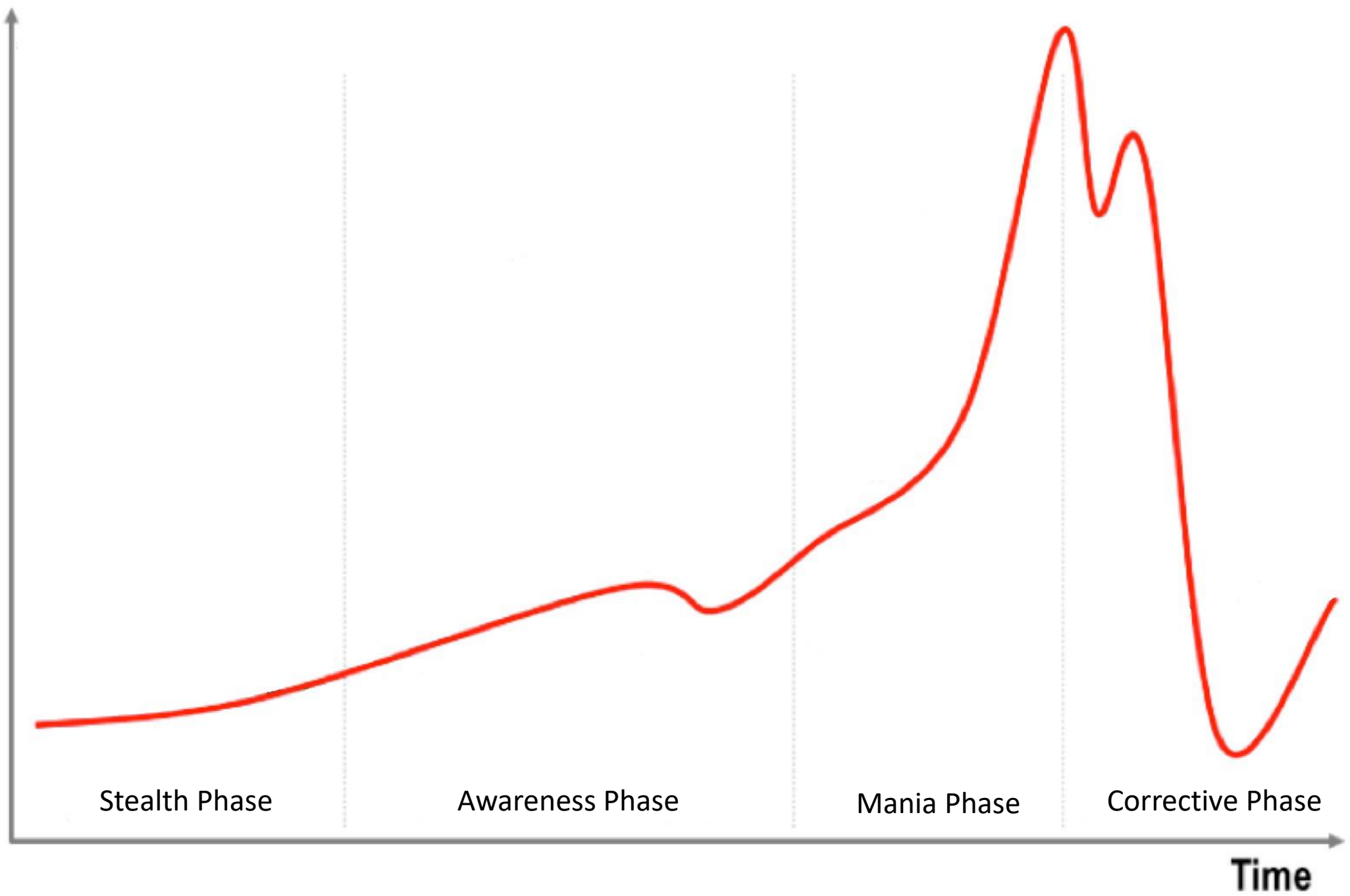


Cardiff Landlord Forum

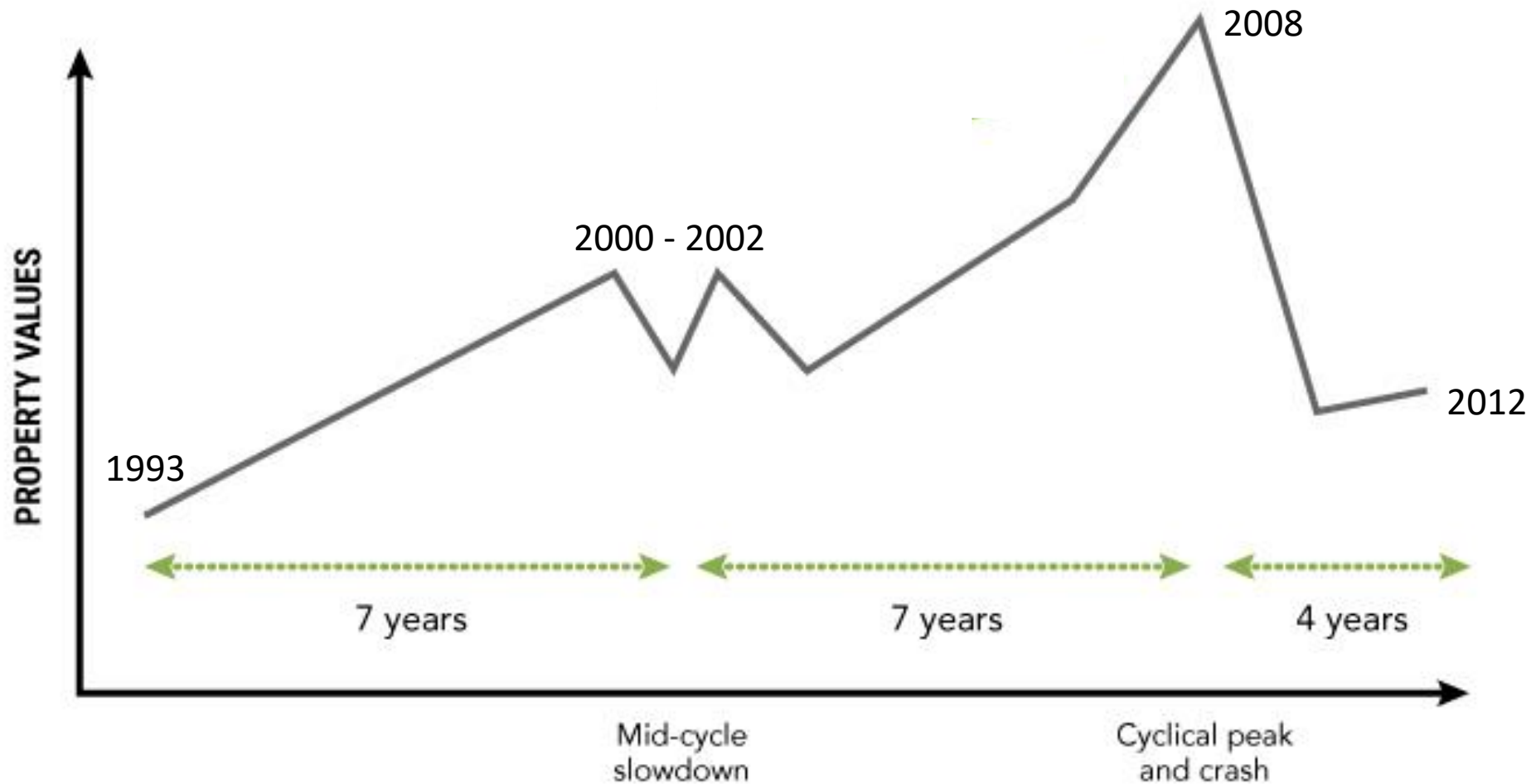
(2019)





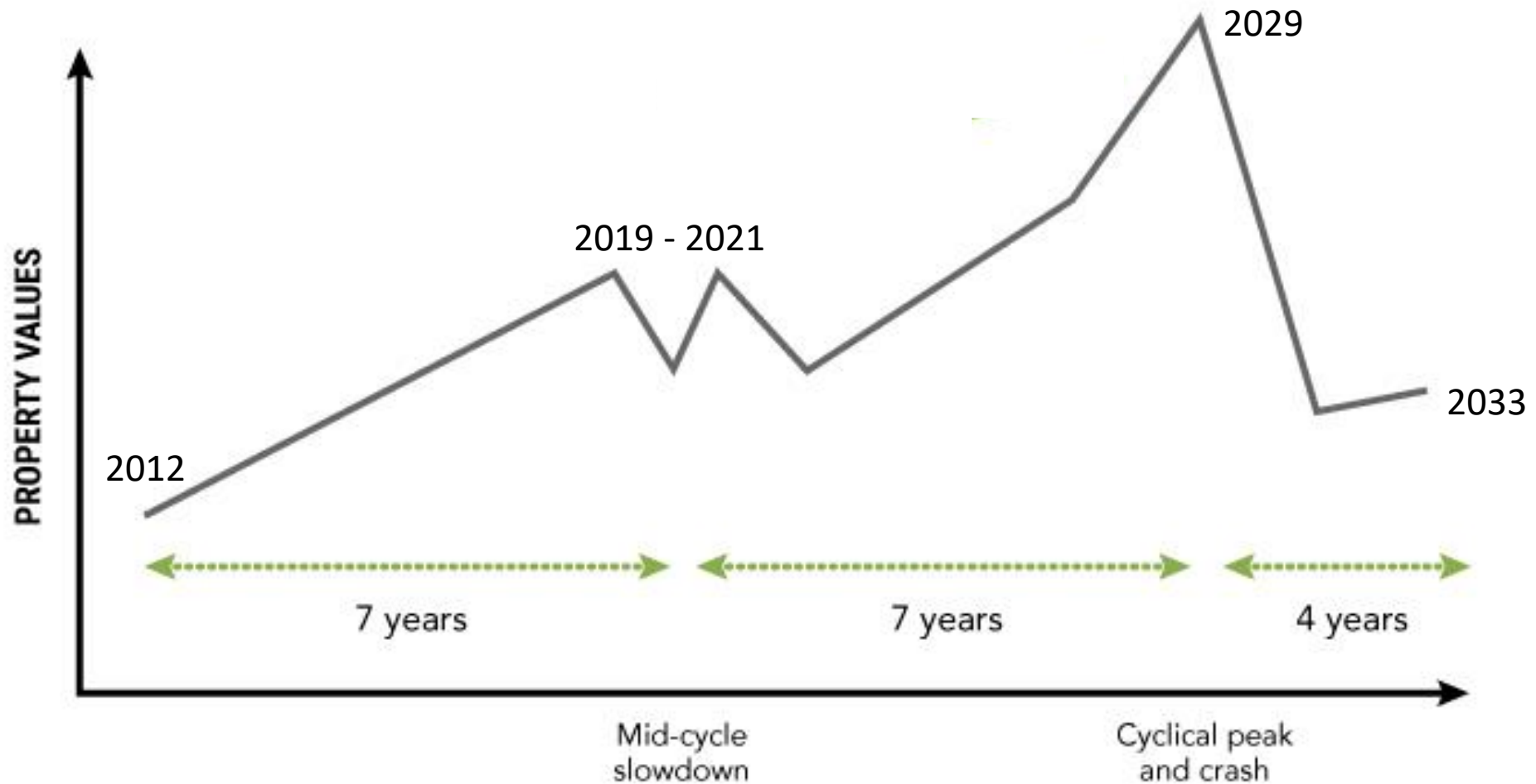
Harvey Bowes 

18 Year Property Cycle

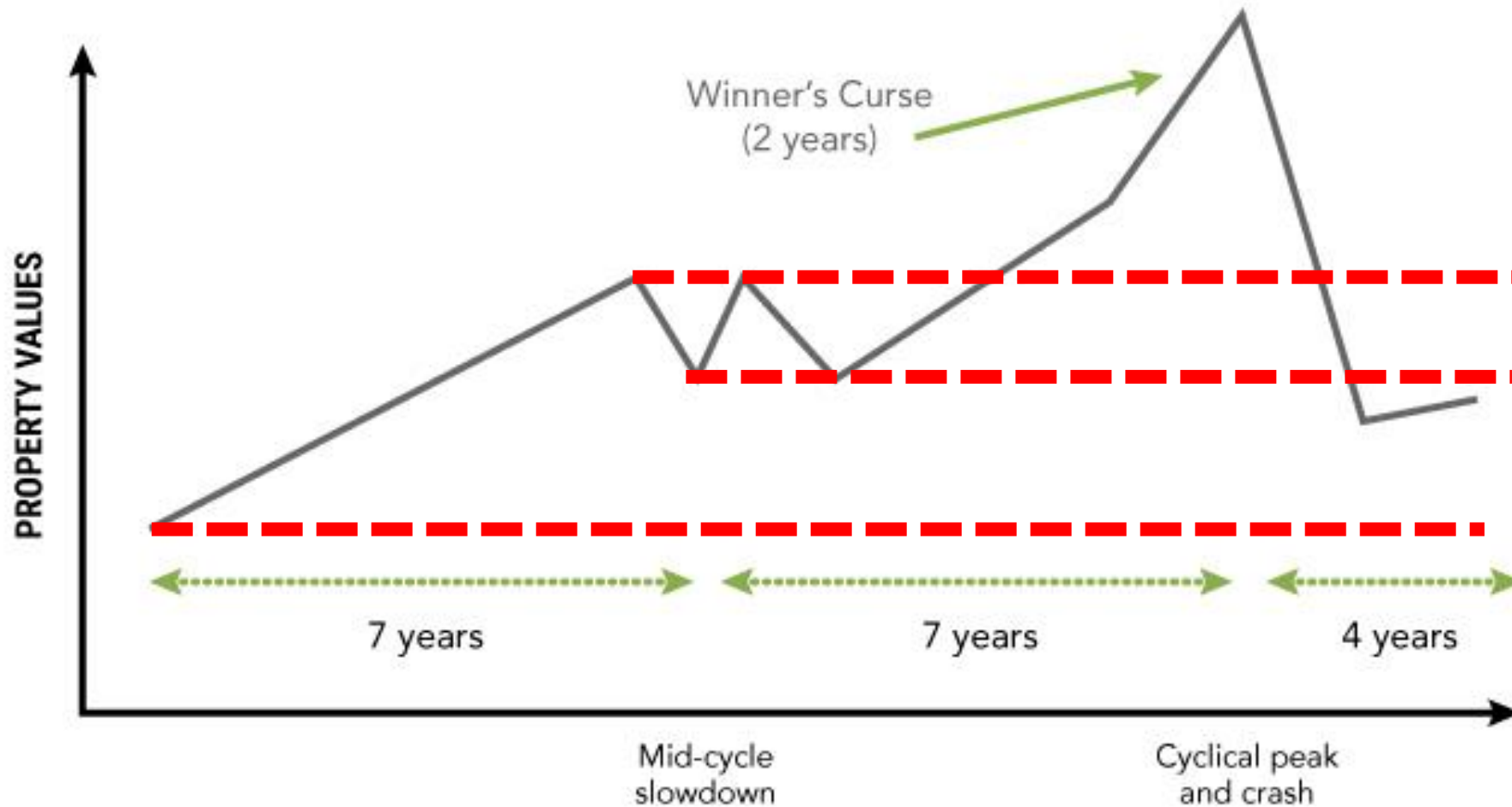


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18 Year Property Cycle



18 Year Property Cycle



The Underwriters' Perspective...



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Short Term Funds

- Exit...
- Experience
- Ability to deliver project
- Security
- Reputation

Term Funds

- Serviceability
- Experience
- Ability to manage & service loan
- Security
- Reputation

Presentation is everything



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Open Market Value – Bridging Finance

Open Market Bridging



Open Market Bridging



Open Market Bridging



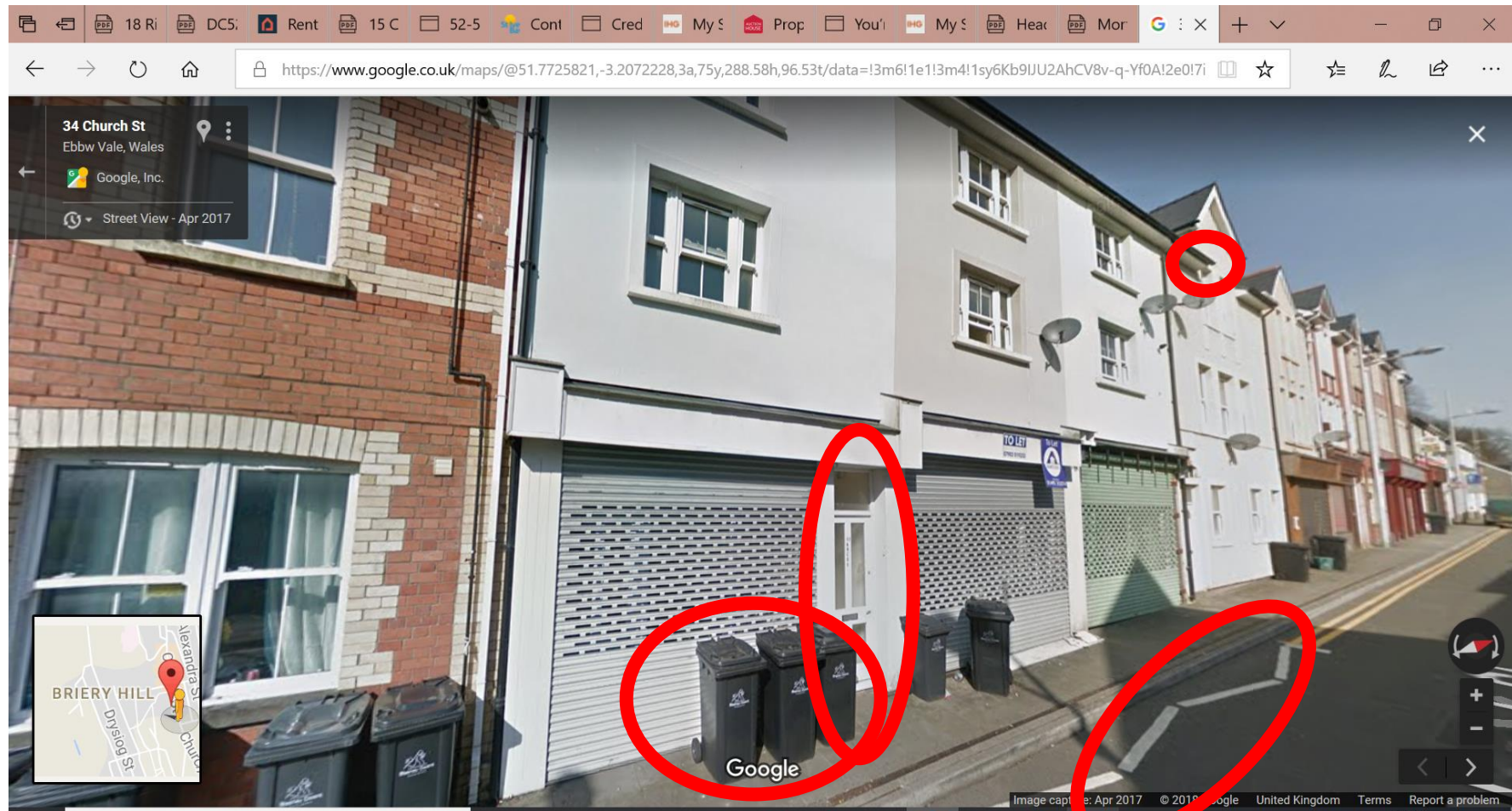
Open Market Bridging



Open Market Bridging



Portfolio Loans



Portfolio Loans

RICS Valuation	£630,000
Purchase Price	£404,000
Lenders Advance (Net)	£441,000
5 Months Interest	£22,050
Lenders Admin Fee	£8,820
Net Advance	£410,130
New Valuation	£700,000
New Mortgage (70%)	£490,000

Vendor Finance

(Deferred consideration)



9 Bed HMO + Restaurant & Take-Away

£450,000 agreed purchase

£200,000 Vendor Finance

£292,500 Loan available from Roma





Title Split

Title Split





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