



## Lending Criteria

The ability to finance land is an essential component in the real estate value journey and Atelier is well placed to help.

Land deals can range from a simple parcel of land to more complex land aggregation and land banking transactions. Atelier's team of lawyers, surveyors, and credit experts is ready to craft custom lending solutions that are unique, regardless of the purpose, reason, or stage at which the finance is required.

Brownfield land in urban locations, and a focus on sustainability, are particularly welcome.

Item	Criteria
Security	1st legal charge, guarantees
Interest rate range	Dependent on leverage and risk from 0.69% pm
Security types	Residential, Mixed Use
Treatment of interest	Rolled or serviced
Max gross LTV	60%
Max loan to total cost	90%
Min/Max loan term	6-12 months typically, discretion for longer
Min/Max loan size	£1m - £15m
Third party mezzanine and second charges	Considered
Refinance and Re-bridging	Yes
Geographical lending areas	England, Scotland & Wales
Listed or conservation	Yes, subject to details
Mixed schemes	Yes
Fees	Typically 1% arrangement fee
Minimum interest	Typically, 3 months
Current lending preferences	<ul style="list-style-type: none"> <li>▪ Professional developers with a track record of similar assets</li> <li>▪ Land with residential planning consent with a preference for housing schemes</li> <li>▪ Urban and established locations</li> <li>▪ Opportunities with detailed plans and costing for development available</li> <li>▪ Land where the local area will benefit from development</li> </ul>