

YOUR LENDING PARTNER

Helping brokers unlock opportunities with confidence.



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Best Commercial Mortgage Provider





KEY LENDING CRITERIA & HOW WE WORK WITH YOU

Key lending criteria

- 1. We're here to back quality. Lending against high quality and high demand assets
- 2. We lend across England and Wales
- **3.** We work with experienced UK-based landlords and ideally require EPC ratings of C or above but will consider lower ratings in certain circumstances.

How we work with you

- **1.** Fast first response you'll hear from us within 24 hours of your initial enquiry
- 2. Real People, making real decisions no computers.

 Just experienced professionals crafting the right deal
- **3.** Early Credit collaboration we liaise with Credit early on in the process, so you get clarity and confidence from the start
- 4. You'll have a dedicated BDM by your side throughout.



BUY-TO-LET

Smart lending for savvy landlords.

We support experienced landlords with fully completed, ready-to-let properties, whether it's a single house or a portfolio of MUFBs.

What we look for:

 MUFBs (Multi Unit Freehold Blocks), residential houses, standalone flats or bungalows let on standard AST (assured short hold tenancy) basis

Properties must be ready to let or already let at application.

Here's a deal we helped with:

Portfolio of 78 properties – Buy-to-Let

- Longstanding experienced customer
- Loan amount £15,000,000
- Located around M25
- 5-year fixed rate
- Interest only
- Up to 75% LTV

DISCOVER MORE AT

Buy-to-Let products | Buy-to-Let criteria | Case studies



The experience was outstanding from start to finish.

The £15M loan drawdown was the quickest drawdown for us, covering 78 properties within a complex group structure. We have been guided for the entire process and response was always quick.

SEMI-COMMERCIAL

Where residential meets commercial and we make it work.

We lend on well-located, mixed-use properties with a strong letting history and clear alternative use.

What we look for:

- Prime high street or city centre locations
- Proven letting history
- Clear alternative use potential.

Here's a deal we helped with:

Commercial unit with 2 ground floor shops and 4 self-contained flats

- Loan amount £840,000
- Application to completion in 5 weeks!
- Property bought at auction
- Loan term: 25 years
- 5-year fixed, interest only before reverting to 20 years capital & interest
- 75% LTV

DISCOVER MORE AT

Semi-Commercial products | Semi-Commercial criteria | Case studies



COMMERCIAL INVESTMENT

Backing businesses with bold ambitions.

We lend on high-quality commercial assets with strong income streams, whether multi-tenanted or single occupancy under the right conditions.

What we look for:

- Small/medium warehouses, light industrial, manufacturing units
- Prime retail units in major city centres
- Diverse income streams preferred.

Here's a deal we helped with:

A high-quality retail asset (EPC C), in a prime retail location

- Loan amount £450,000
- Loan term: 5 years
- Interest only
- 5-year fixed rate
- 44% LTV

DISCOVER MORE AT

Commercial Investment products | Commercial Investment criteria | Case studies





Stuart Flynn

Broker from Redgate Specialist Finance Limited was delighted that our flexible approach meant his customer could expand their business.

A very well-priced and well-considered loan

YBS Commercial Mortgages provided a very well-priced and well-considered loan to my client in order to allow for a refinance of a retail unit on an interest only basis. It also provided an equity release for the client to use towards further property activity.

HMO (House in Multiple Occupation)

Helping landlords maximise space - and returns.

We support high-quality HMOs in prime locations, with strong letting history with experienced landlords behind them.

What we look for:

Fully completed HMOs with proven letting history

 Located in high-demand areas, major cities and universities.

Here's a deal we helped with:

A 6 bed recently converted high quality HMO

- Loan amount £422,500
- Located in London
- Loan term: 25 years
- 5-year fixed rate
- 65% LTV



DISCOVER MORE AT

HMO products | HMO criteria | Case studies





Joseph Kay

Broker from Mirabelle Finance was really impressed with the service he received from us.

A fabulous Relationship Director who seamlessly makes everything seem so simple!

The fact that YBS Commercial Mortgages has dedicated people at each stage of the process to assist you and your clients is standout. And, as ever, Sue Lewis always goes above and beyond, and I can say this as someone with many years' experience dealing with lots of commercial lenders. Also, having a lender who has the willingness to work with brokers to smooth through issues, is a key reason we choose YBS Commercial Mortgages.



HOLIDAY LET MORTGAGES

Turning holiday homes into smart investments.

We lend on high-end holiday lets in sought-after destinations, with strong letting history and clear alternative use.

What we look for:

- Properties in popular coastal towns, resorts, and tourist hotspots
- Must have clear alternative use and be lettable on an AST basis.

Here's a deal we helped with:

Refinance of a bridging loan, for the conversion of one of two Holiday Lets

- Loan amount £600,000
- Located in Scarborough
- Loan term 25 years
- 5-year fixed rate
- Interest only
- Loan to value 65%

DISCOVER MORE AT

Holiday Let Mortgage products | Holiday Let Mortgage criteria | Case studies





Damian McGann

Director, Funding Friends, was delighted by the dedication from one of our Senior Relationship Directors.

Sue Lewis's support was great.
The hours she dedicated, including outside of regular hours, was a huge help.

Proceeding with the valuation and legals prior to full credit approval played a key role in delivering against a stretching timescale and greatly appreciated. Sue Lewis's support was great. The hours she dedicated, including outside of regular hours, was a huge help. I'm doubtful whether the deal would have happened without that.

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OWNER-OCCUPIED

Helping businesses invest in their future.

Whether it's purchasing new premises or refinancing to unlock growth, we're here to support trading businesses with tailored owner-occupied lending.

What we look for:

- Small/medium warehouses, light industrial, or manufacturing units
- Retail premises in major city centres
- Suitable for purchase or refinance of trading premises (new or additional).

Here's a deal we helped with:

Refinancing existing properties to fund the building of a new housing development

- Refinance and capital raise
- Loan amount £1,600,00
- Capital and Interest
- 70% LTV

DISCOVER MORE AT

Owner-Occupied products | Owner-Occupied criteria | Case studies





Laurie Baugh

Managing Director of Approved Finance Group, who brokered the deal, said:

I'd like to thank the team at YBS Commercial Mortgages, for the proficient way they handled the transaction from start to finish.

We're excited to be first over the line on the new Owner-Occupied mortgage, offering the best combination of products to suit the borrower's specific requirements, as well as the best value. The end result meant this established family business is able to proceed with its ambitious development plans - which will serve the local area once complete - as well as ensuring that they have liquidity in the business for their ongoing operations.