



# 4Syte Secured Finance Ltd

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## Cashflow solutions for all your business needs

### 4Syte Secured Finance Ltd – Secured Loan Criteria

4Syte Secured Finance Ltd was formed by a team of well experienced, likeminded business professionals, with the sole purpose to provide sensible funding solutions to the SME market. With a great range of different types of secured lending facilities, 4Syte can offer the correct structured finance solution at a competitive rate, to new start-ups, and established businesses alike. A common-sense underwriting approach is always used, and each deal is always underwritten on its own merit.

#### Considerations

Business Entities Considered	Business Sectors Considered	Loan Rationale Considered
Limited companies, Sole Traders, Partnerships, LLPs and SPVs	We lend to any business sector	Any business purpose is satisfactory incl. Working Capital, Cashflow, Business Expansion and Debt Consolidation

Secured Finance Criteria	
Security Accepted	Residential & Commercial Properties
Charges	1st and 2nd
Minimum Deal Size	£26k
Maximum Deal Size	£500k
Geographical Lending Area	England and Wales
Residential LTV	75% max
Commercial LTV	65% max
Bridging Loans	12 months max
Interest-Only Loans	24 months max
Term Loans	84 months max
Third Party Guarantors	Yes
Adverse Considered	Yes
Owner Occupied Considered	Yes
Staged Payments Considered	Yes
Break Clauses Considered	Yes



To submit or discuss a new case, speak to one of our highly experienced team

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