

**Common sense
auction finance,
that's the Together
way**

**Kerry Bradley &
Lorenzo Satchell**



Loans, mortgages & finance.

together.TM

Our success in numbers

- £1.8bn asset value
- Loan book increased by over a third in a year, for year ending Dec 2015
- Over £1bn in new lending. In the past 12 months lending has increased by more than 50%
- Together has completed auction purchases in excess of 650 in 2015
- Funding completions across the auction product range has almost trebled in 3 years
- Together auction completions have doubled since 2013



Lending
for over
40 years

Auctions: the potential

- 330 auctions across the UK each year and is growing
- A £1.1bn residential and commercial lending market
- An increase of 28% in sold property value since 2013
- Approximately 2% of all property sales are now sold in the auction rooms
- For residential and commercial auctions in 2015 – 78% of all lots which offered were sold
- Approximately 25% of all property sales are financed through lending



www.eigroup.co.uk

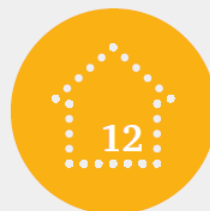
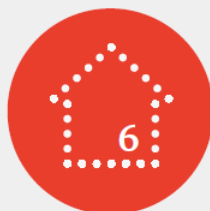
Financial Intermediary focus?

- Intermediary completions have increased over 150% in the past 3 years
- 40% Increase in average balance in the last 3 years
- Together's average redemption period is 9 months
- Increase in our 6 month product by 208% in last three years
- Our 70%+ LTV completions have trebled in the last three years
- Taxation Changes in March 2016



Our products

We offer up to 80% LTV, consider any loan size and offer rates from 0.75% (fees and charges apply). Have a look at our range of products:



3 Month Product

6 Month Product

9 Month Product

12 Month Product

Larger Loans (over £250K)

0.75% per month

0.75% per month

0.99% per month

1.25% per month

0.99% per month

70% Max LTV

70% Max LTV

70% Max LTV

80% Max LTV

70% Max LTV

3% Arrangement Fee

2% Arrangement Fee

2% Arrangement Fee

1% Arrangement Fee

1.95% Arrangement Fee

No exit fee

2% exit fee

2% exit fee

1 month exit fee

No exit fee

All loan sizes considered, subject to status and standard fees

Loans, mortgages & finance.

together.™

Examples of how we've helped...

- Unmortgagable semi detached property
- Purchase price £53K
- Borrowed £39K to complete renovation work
- Sold 3 months later for £126,950.



Examples of how we've helped...

- Client's mortgage company couldn't complete in time.
- Client in auction notice period.
- We stepped in and provided the required funding from application to completion in 48hours.



Examples of how we've helped...

- Additional security was provided to support application.
- Client required 90% of purchase price.
- We provided a facility of £450K.
- Funding provided in 4 days.



Examples of how we've helped...

- Licensed HMO.
- 5 bedroom.
- Client let down by lender.
- Approached Together – funding provided in 7 days from application to completion.



Examples of how we've helped...

- Completion based off the projected rental income.
- Limited company set up to grow a portfolio of buy to lets.
- Company received a decision in principle before the auction.



Loans, mortgages & finance.

together.TM

Our Group Lending Ethos is *Many, Many ,Many*

- **Many** Status profiles
 - All CCJ's, defaults & secured arrears ignored over 12 months for plan purposes
 - Plans for prime, lightly impaired, medium impaired and & heavy impaired customers
 - Unsecured debt ignored
- **Many** Income sources
 - 6 months employed, 12 months self employed
 - Benefits accepted as income, Investment & Pensions
 - Buy to let rental
- **Many** Security types
- Residential investment / commercial/ semi commercial
 - Ex local authority & non standard construction types accepted
 - No restriction on studio size, or number of floors

Ask me anything...

?

**We go
further to
say yes**

Loans, mortgages & finance.

together.TM