



Investor Event

01.12.2016

www.masthaven.co.uk



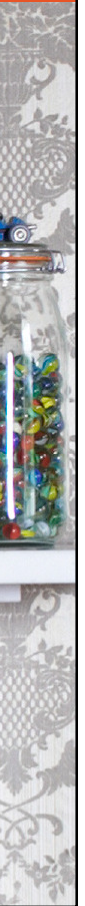
Who is Masthaven?

- Originally established in 2004
- Bank launch
- Heartbeat of a long established short term lender who understands speed, flexibility and personal service
- Why have we become a bank?



What does us becoming a Bank mean for you?

- Same Masthaven service
- Still got immediate decisions and credit is in house
- Immediate decisions
- Deep understanding of property finance with very experienced team
- Lack of red tape as with a traditional bank



Who is James Bloom?

- Why left RM to join MH
- 30 years of experience, built up a substantial book at RM
- Understand what the customer needs, many clients already come across
- Highly service driven, needs of the customer come first which matches the MH ethos



New development Product

- New product being launched to coincide with the bank launch
- Designed new development product to take into account years of feedback from clients as to what their needs and wants are
- Product designed for the needs of the client, bespoke not one size fits all

Key Features and Benefits

- Up to 50% purchase
- Up to 100% build
- Up to 60% of GDV
- Rolled up interest
- No redemption fees
- England & Wales (Scotland by exception)
- Interest rates from 0.95% per month



Key Features and Benefits

- Fund new builds, refurbishments and conversions
- Very simple stage payment system, payments released same day/next day
- Up to 18 month terms (for non-reg)
- £150,000 - £2m
- Regulated and non-regulated
- Can take additional security to supplement equity from the borrower including second charges

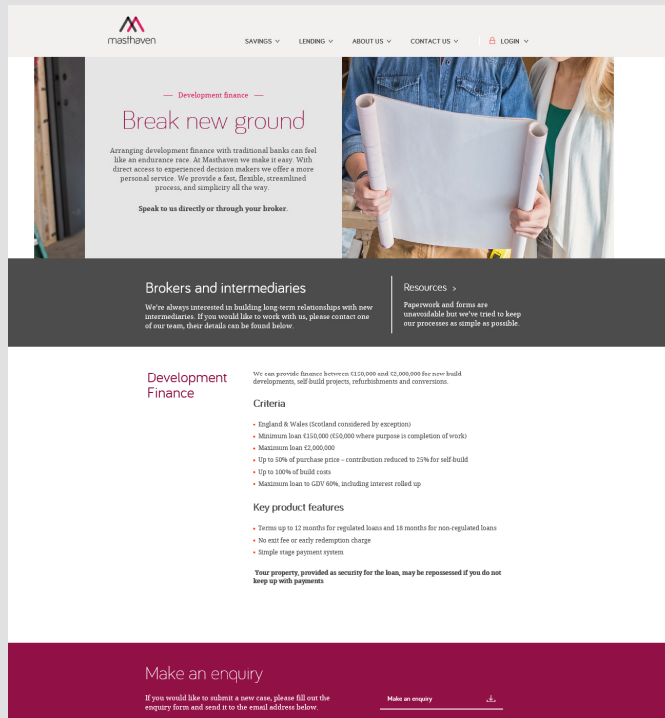


Example case

- Borrower building 2 detached houses in Surrey, site purchase £500,000, build costs £600,000, GDV £1.5m.
- MH would provide a maximum gross amount of £250,000 plus £600,000 so £800,000.
- Interest rolled up to the end of the term which would be approximately £75,000 so a maximum facility available of £875,000 being 58% LTV.
- Daily interest after first month minimum period.



Our New Website



The screenshot shows the Masthaven website interface. At the top is a navigation bar with links for SAVINGS, LENDING, ABOUT US, CONTACT US, and LOGIN. The main content area features a hero section titled 'Break new ground' with a sub-header 'Development finance'. Below this is a paragraph about arranging development finance and a call to action 'Speak to us directly or through your broker'. A section titled 'Brokers and intermediaries' follows, with a sub-header 'Resources'. The 'Development Finance' section lists criteria and key product features. At the bottom is a 'Make an enquiry' section with a call to action.

Development Finance

Arranging development finance with traditional banks can feel like an endurance race. At Masthaven we make it easy. With direct access to experienced decision makers we offer a more personal service. We provide a fast, flexible, streamlined process, and simplify all the way.

Speak to us directly or through your broker.

Brokers and intermediaries

We're always interested in building long-term relationships with our intermediaries. If you would like to work with us, please contact one of our team, their details can be found below.

Resources

Paperwork and forms are unavoidable but we've tried to keep our processes as simple as possible.

Development Finance

We can provide finance between £1,750,000 and £2,000,000 for new-build developments, self-build projects, refurbishments and conversions.

Criteria

- England & Wales (Scotland considered by exception)
- Minimum loan £150,000 (£50,000 where purpose is completion of works)
- Maximum loan £2,000,000
- Up to 100% of purchase price – contribution reduced to 25% for self-build
- Up to 100% of build costs
- Maximum loan to 120% 80%, including interest rolled up

Key product features

- Terms up to 12 months for regulated loans and 18 months for non-regulated loans
- No exit fee or early redemption charge
- Simple stage payment system

Your property, provided as security for the loan, may be repossessed if you do not keep up with payments

Make an enquiry

If you would like to submit a new case, please fill out the enquiry form and send it to the email address below.

[Make an enquiry](#)



Our Team

- Experienced underwriter and assistant underwriter assigned to every case, this ensures fast access to people handling your case.
- New specialist development team being created, being led by Claire Wasbrough who has been with MH for 8 years.
- Dedicated and experienced team to serve the needs of our clients.



Summary

- Bank launch
- New product
- Speed, flexibility and personal service
- Specialist team
- Immediate direct access to the team
- Exciting times ahead



Human Digital Banking

For more information visit:

www.masthaven.co.uk

or call **020 7036 2000**