

Lending Parameters

mera

Residential Senior Debt

Loan Amount	£2,000,000 - £50,000,000
Security	1st legal charge over the Property and the Borrower.
Asset Type	<ul style="list-style-type: none">Single or multi units, including high value single units.HMO's & rental portfolios.
Loan Uses	<ul style="list-style-type: none">Residential acquisitionResidential refinanceLight refurbishmentDevelopment exitDevelopment finish and exit
Property Tenure	Freehold or Leaseholds
Max LTV	Up to 75%
Max LTC	Up to 95%
Loan Term	6 – 36 Months
Locations	Nationwide
Interest	From 0.75% pm
Treatment of Interest	Fully retained, part retained or serviced monthly.
Arrangement and Exit Fees	<ul style="list-style-type: none">Arrangement Fee – From 1 % of loan facilityExit fees applicable after 12 Months
Guarantees	Required for loans over 50% LTV

Commercial Senior Debt

Loan Amount	£2,000,000 - £50,000,000
Security	1st legal charge over the Property and the Borrower.
Asset Type	<ul style="list-style-type: none">OfficeMixed UseHospitalityIndustrial
Loan Uses	<ul style="list-style-type: none">AcquisitionRefinanceLight refurbishment and capex programmesRolling asset refurbishmentsDevelopment holding or asset stabilisation
Property Tenure	Freehold or Leaseholds
Max LTV	Up to 70%
Max LTC	Up to 95%
Loan Term	6 – 36 Months
Locations	Nationwide
Interest	From 0.80% pm
Treatment of Interest	Fully retained, part retained or serviced monthly
Arrangement and Exit Fees	<ul style="list-style-type: none">Arrangement Fee – From 1% of loan facilityExit fees applicable after 12 Months
Guarantees	Required for loans over 50% LTV

Alternative Asset Senior Debt

Loan Amount	£2,000,000 - £50,000,000
Security	1st legal charge over the Property and the Borrower.
Asset Type	<ul style="list-style-type: none">• Self-storage• Car parking and Truck Stops• Roadside & Automotive• Pubs and Inns• Fitness and Leisure
Loan Uses	<ul style="list-style-type: none">• Acquisition• Portfolio stabilisation/ refinance• Growth finance• Light refurbishment
Property Tenure	Freehold or Leaseholds
Max LTV	Up to 65%
Max LTC	Up to 95%
Loan Term	6 – 36 Months
Locations	Nationwide
Interest	From 0.80% pm
Treatment of Interest	Fully retained, part retained or serviced monthly
Arrangement and Exit Fees	<ul style="list-style-type: none">• Arrangement Fee – From 1% of Loan Facility• Exit fees applicable after 12 Months
Guarantees	Required for loans over 50% LTV

The logo for Mera is displayed in a large, bold, sans-serif font. The letters are a light grey color, set against a solid yellow background. The 'M' is a standard vertical shape, while the 'e', 'r', 'e', and 'a' are all rounded and have a consistent thickness. The 'r' and 'e' are slightly taller than the 'a' and 'e'.

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