



**CAPITAL PLACE**  
Mortgage and Protection

Specialist Mortgage and Protection Brokers with  
experience in Personal and Commercial Finance



**CAPITAL PLACE**  
Mortgage and Protection



**Residential Finance**

**Commercial Finance**

Capital Place Services Brochure

At Capital Place we provide services ranging from Personal to Commercial Finance.

Our customers vary from small & medium business leaders, to contractors, employed professionals and partnerships.

With due care and diligence for years we have helped them to purchase residential properties, release capital fixed in assets, help with cashflow and arrange big scale development funds for those seeking for real estate and other investments.

Having knowledge and understanding of the laws and mechanisms that rule the financial markets we tailor solutions to fit the needs of our clients.





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## Commercial Finance

### Business

### Development Finance

When a significant work needs to be done on a commercial property or the site on which it stands - for instance, one which has fallen into disrepair or where there is a change in use - this is covered by development finance.

Because the property itself is being taken as collateral, this is a low-risk and so relatively low-cost lending type.

Repayment periods can be longer than short-term lending, though there is overlap between the to finance types.

### Asset Finance

Asset finance is a loan that you can use to obtain equipment. With this type of finance you are able to invest in tangible assets like office equipment, plant and machinery or even cars and fleet of trucks.

Asset finance tends to be the most common source of finance for the business.

According to statistics one in three small businesses use asset finance to support their activities.





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Commercial Finance

Buy to Let

Buy to let mortgage is commonly used by applicants who seek to buy properties that will be used to create income for rent. For this reason buy-to-let mortgages are generally more expensive than residential funding.

On the other hand, lenders tend to require that the income from rent cover 125% / 140% of the monthly mortgage payments, therefore there is usually no personal affordability checks made.

In many cases, the deposit required for buy-to-let property is higher compared to residential mortgages.

Bridging Loans

Bridging loans are short - term financial funding alternative that are most commonly used for 'bridging' a gap between a debt coming due and the main line of credit available. They can also be used as an additional fund for unforeseen situations.

Often these types of loans are used to assist purchase of a new home before selling the existing one. Bridging loans are usually more expensive than traditional lending due to its short term.





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**Hire Purchase & Leasing**

Hire Purchase is the traditional method of financing fixed assets for business that wish to eventually own the vehicle, machine or equipment.

The finance company buys the asset on behalf of the customer, who then pays an initial deposit. The remaining balance, plus interest, is then paid over an agreed period, usually between two and five years.

During this period, title to the goods remains with the finance company until all the payments have been made in accordance to the finance agreement.





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### Factoring & Discounting

It releases the cash tied up in your invoices which are not due for payment for thirty or sixty days.

With late payments continuing to affect small business, or even longer.

Both products can give you up to 90% of your outstanding invoice value within 24 hours of the work being completed or goods delivered, with the remainder being repaid to you when your customer has paid, minus a charge for the service.

This gives you the ability to order more supplies, pay your staff or invest in equipment for your business sooner.



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## Personal Finance

### Home

### Residential Mortgages

Most people, when they buy a house, have to borrow some money in the form of a residential, or 'owner-occupier' mortgage.

These are long-term loans typically provided by bank or building societies, which are secured against the property itself.

Generally, the capital sum borrowed and any accrued interest are repaid over a fixed 'term' which was traditionally over 25 years or up to state retirement age.

However, in recent years the rise of 'flexible' and 'offset' mortgages has meant that they can often be paid off early.

In today's environment there are once more an ever-increasing number of products offered by a wide variety of lenders, both high-street names and private banks.

Not only can the choice, at times, seem daunting, but these days arranging a residential mortgage or remortgage isn't as straightforward as it seems.





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Home



Personal Finance

Residential Mortgages

Of course there are the usual questions, such as the type of loan you should go for — fixed or tracker, for example — but in the current market lenders are far stricter with their lending criteria and competitive rates can be harder to obtain.

Most residential mortgage providers these days will require a deposit of at least 10% of the total value of the property, although many lenders are once again lending at 95% Loan-To-Value(LTV)

The very best products, however, are still preserved for those borrowing 60% LTV or below.

The amount you can borrow will depend not just on the deposit you offer but also your credit history and income (or, if you are applying for a mortgage with a partner, your joint income).

In many cases, lenders will stick to strict 'income multiples', for example, 4x main income for a sole applicant or 4x joint income for joint applicants.



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**Protection**

**Home**



**Life Assurance**

Protecting all you hold dear does not have to be complicated or expensive and whilst we all of course hope that any budget put aside for protection is money wasted, the reality is that statistics show the unexpected can happen to us all.

Making sure you are sensibly covered, does much more than provide some much needed peace-of-mind, but is essential to protect your home, belongings, income, health and family.

In the case of buildings insurance, lenders will insist you have it if you have a mortgage. Our expertise covers life assurance, critical illness, permanent health insurance and accident, sickness and unemployment insurance.



**CAPITAL PLACE**  
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## Protection

## Home



## Life Assurance

We also provide our clients with competitive buildings and contents insurance.

Of course you can protect yourself against every eventuality, but our job is not to provide you the products you neither need or feel are not important.

We believe that having the right protection in place is of the utmost importance for everyone looking to move forward with their lives.

All our professional advisers are here to act for you, first and foremost, not only helping you to choose the most suitable and affordable protection policies, but guiding you through the process with ease from start to finish.



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