



JMS  FINANCIAL

Your Property | Our Finance



# Our Services



## Bridging Finance

We can arrange short term bridging finance secured against property or land (commercial or residential) with or without planning permission using the whole of the market to obtain the best deal for each client.

This finance can be used for a wide range of needs including:

- Auction Purchases
- Capital Raising
- Chain Breaks
- Developments
- Property Conversions
- Internal Reconfiguration
- Refurbishments (e.g. When a property is not suitable for security to a long-term lender)

Loans from £25,000 over 3 months to 24 months with the option of capital repayment or interest roll up.

We also source property investors finance for experienced and 1<sup>st</sup> time investors who wish to start / extend / improve their portfolio.



## Buy-to-Let and HMO Mortgages

We can source finance for residential, commercial, semi commercial property buy to lets for experienced or first time property investors, landlords, and limited companies. Using our excellent relationships with the lenders we are able to obtain competitive finance from the whole market and the hundreds of mortgages available.

Helping many investors build up their portfolio from their first to multiple properties.

Some examples of possible BTL and HMO's include:

- Blocks of Flats
- Bedsits
- Private Halls of Residence
- Shared Houses
- Shared Flats
- Lodgings
- Clusters of Flats
- Hostels

We can assist licensed and unlicensed HMO's up to 100% LTV (with additional security provided) over 2 to 30 years.

We strive to provide a fast flexible and reliable service, dealing with the solicitors, lenders, estate/letting agents making the transaction as hassle free as possible for our clients.



## Development Finance

We specialise in providing development funding for various projects from single to multimillion pound mixed use, for experienced or new to the industry developers. Delays in funding at the start or during the project can damage the profitability or the viability of the project which is why we tailor the finance to your needs.

Funding provided for:

- Residential and Commercial Developments
- Mixed Use Developments
- Conversions and Refurbishments
- Planning Gain
- Build to Let
- Sales Period Funding

Funding up to 100% of land purchase and Building Costs.



## Commercial Finance/Mortgages

We can provide commercial finance solutions to assist companies, partnerships or individuals to purchase a business property as an asset to benefit from rents, property value appreciation as an investment or as an owner-occupied property.

Types of property:

- Retail
- Office Industrial Units
- Warehouses
- Mixed Use

Loans from £25,000 over 5 to 30 years with the option of capital repayment, or interest only.



## Secured and Unsecured Loans

We can provide secured loans on an asset which is the applicant's residential property.

We can source the secured loan for any reasonable purpose such as:

- Debt Consolidation
- Home Improvements
- Major Purchases
- Property Investments
- Business Funding

Loans from £10,000 over 5 to 30 years where the first mortgage can be left unaffected. We can also source unsecured loans from £25,000 upwards over 3 months to 5 years, for business use, and property development.

Quick completion time, no early repayment fees.



## Factoring/Invoice Discounting

We can provide businesses with cash flow and working capital finance, by releasing cash tied up in your outstanding customer invoices. With our strong lender relationships, we can provide bespoke solutions to suit your needs.

Two main options are:

1. Where the lender provides the funding, will manage the credit control chasing up outstanding invoices and can provide credit insurance.
2. Confidential invoice discounting, where the lender provides the funds and leaves the business to manage their own credit control means the businesses customer's would not be aware that the debt has been factored.





# About Us

JMS Financial is wholly owned by the JMS Group London Ltd with Directors having over 47 years' experience in financial services and small business strategy advice specialising in commercial, bridging and development finance. JMS Financial provides advice and recommendations for BTL & HMO mortgages, commercial mortgages, regulated & unregulated bridging loans in addition to secured & unsecured property loans.

We source the best possible terms tailored to your individual requirements using our extensive knowledge within the Financial Services industry sourcing from major banks, building societies and specialist lenders.

We also offer bespoke funding solutions for land and property development and investment opportunities with transaction speed at the forefront of our service offering. We will always aim to provide market competitive rates that will be our No.1 priority for our clients at all times.

We have an experienced team of advisors who will assess your requirements and recommend the most appropriate product and lender to suit each individual enquiry.

We are wholly independent of any lender, bank or building society so therefore can offer impartial advice to the borrower.



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Your home may be repossessed if you do not keep up repayments on a loan or any debt secured upon it.

JMS Financial is authorised and regulated by the Financial Conduct Authority. FRN No. 708271