



together.

Let's work
together.



**We're here
to help.**

**We've been
saying 'yes'
for over 45
years.**

**Working together makes sense.
Or as we like to say, it's common sense.**

Since 1974, we've helped countless individuals, property investors and businesses realise their ambitions through our common sense approach to lending.

Our experience means we can look beyond mainstream criteria, and make quick, informed decisions for the individual behind every case.

So we can give the green light where some other lenders might only see red flags.

**We're a specialist lender.
And specialist in two ways.**

Firstly, with people not computers at the heart of our decision making process, we consider applications on their individual circumstances and merits.

This means we can often lend in situations that other lenders would struggle with. Whether that's because of the property they wish to purchase, their credit profile or how they make their money.

Secondly, we offer specialist products that aren't widely available through big-name lenders.

Like property auction finance, bridging loans, and 'second charge' mortgages (which allow customers to borrow again without remortgaging) – even on investment and commercial properties.

Your clients. Our lending expertise.

For over four decades we've placed speed, ease and flexibility at the heart of what we do, and have a consistent track record of growth and success that's seen our loan book rise beyond £4bn.

Our expert team will always put your existing relationships first, and work side-by-side with you to ensure a positive outcome for everybody involved.

So you can concentrate on your core business, knowing we're on hand whenever somebody needs to borrow.



Our products.

Bridging loans

For those in need of quick, short-term finance. Whether that's to buy a property before a mortgage has been granted, repair a broken chain, or invest in their business.

Buy to Let mortgages

Made to suit landlords with all levels of experience. From those who are making their first property investment, to portfolio landlords and limited companies.

Second-charge mortgages

Also known as a 'secured loan', these can be used to pay for home improvements, consolidate debt, or starting a business – without remortgaging out of your current deal.

Residential mortgages

Whether they're starting up, moving on or settling down, our pragmatic approach means we can help a huge range of people to buy and remortgage a huge range of properties.

Commercial mortgages

On everything from offices to warehouses, retail units to restaurants. We can even secure mortgages and secured loans on semi-commercial properties and land without planning permission.

Auction finance

Thanks to this flexible product, each year we help countless auction-goers to bid with confidence and meet their tight completion deadlines.

Development finance

Our hands-on approach means we're comfortable financing all sorts of construction projects, from residential conversions to large commercial developments.

Unregulated bridging loans, development finance, commercial mortgages, auction finance and buy to let mortgages offered by Together Commercial Finance Limited are not regulated by the Financial Conduct Authority.



Five-day funding for seaside cottage.

We recently helped property investor Mathew buy the beloved seaside cottage where he spent his childhood holidays.

Mathew's parents sold the property over a decade ago, but when it appeared on the market once again, he jumped at the chance to bring it back into the family. He was told the cottage was already under offer, and was given a short timescale to have the funding in place.

Having worked with Together before and knowing our track-record, the investor reached out to us to provide the £557,000 commercial bridging loan, allowing him to complete within his tight deadline.

Now, Mathew plans to run the cottage as a commercial holiday let, as well as visiting with his family.

togethernessmoney.com/news/happy-holiday-home/



To the Lighthouse.

Built in 1815 and set in a remote area of coastal Scotland, Corsewall Lighthouse Hotel boasts fantastic natural beauty, as well as a fascinating history. And that's exactly why Helen and John fell in love with the place after visiting over eight years ago.

When they saw the property up for sale, they realised it would be perfect for John's photography, and Helen's passion for hospitality. The couple

were prepared to put £400,000 of their savings towards the purchase of the hotel, and began working on their business plan.

At first, the pair struggled to get a commercial mortgage, finding lenders reluctant to fund a hotel businesses in the current climate. But when the estate agent's broker referred the case to us, we were delighted to provide the £165,000 loan needed to make their ambitions a reality.

togethernessmoney.com/news/to-the-lighthouse/



A new start for WWII hospital site.

Churcham Homes has begun the development of 26 family houses after securing £10.6million in development finance from Together.

The site, at Ullenwood Court near Cheltenham, began its history as a series of military hospital buildings in 1943, before operating as an army reserve training base, and later a small industrial estate.

Having been impressed with their vision, we provided a short-term

bridging loan for Churcham Homes to buy the brownfield site, and a development finance facility for the new luxury housing estate. The development will also include indoor swimming pools, cinema and gym rooms, and green roof terraces.

We're proud to be able to provide the finance for developers looking to buy disused sites and create beautiful places for families to live.

togethernessmoney.com/news/new-45m-luxury-development-on-wwii-hospital-site-begins-to-take-shape/



Major eco-homes development in Leeds.

During our 14-year partnership with pioneering property developer Citu, we've invested more than £25 million into 26 of their projects across Yorkshire - most to revive disused buildings and urban wasteland.

Our latest investment will support Citu's admirable ambitions to tackle climate change, by

creating one of the UK's biggest sustainable urban developments.

The first phase of their low-carbon and community-focused Climate Innovation District in Leeds is now well underway, and we're delighted that our finance is helping unlock more disused industrial space to extend this thriving community.

togethernessmoney.com/news/major-eco-homes-development-to-take-shape-after-4m-land-deal/



Major Exeter development project.

The creation of a new £5million gym, swimming pool, and beauty spa is currently underway as part of Burrington Estates' new 86-acre development at Winslade Park on the outskirts of Exeter.

Dating back to the 18th century, Grade II-listed Winslade Manor stands at the centre of the huge development, now housing a range of serviced offices, meeting rooms and event spaces.

From the outset, we were really impressed with Burrington's plans, and agreed to provide a £15million loan to fund the project. The restoration of the manor has already been completed to an exceptional standard, and we're excited to see the next stages of the development - which will include more refurbished offices on the site, new homes, and additional health and wellness facilities - come to fruition.

togethernessmoney.com/news/together-funds-major-exeter-development-project/



Victorian school turned luxury apartments.

Located in the centre of Leeds, 2 Great George Street sits within a major regeneration zone known for its grand Victorian architecture.

Priestley Homes, who specialise in the regeneration of such historic buildings, came to us with big ambitions to transform the Grade II-listed former Victorian school into 76 luxury apartments.

Having partnered with the developer on several of their award-winning schemes before, we were thrilled to provide the multi-million-pound loan they needed to purchase the building.

The £31million regeneration and new-build scheme will be a major development for Leeds, becoming the city centre's first £1million-plus penthouse apartments.

togethernessmoney.com/news/first-1million-plus-penthouse-apartments-planned-for-leeds-city-centre/

Sean Williams

Director of Commercial Sales

07802 370 962

sean.williams@togethermoney.com



Chirag Mistry

Business Development Director

07594 519 761

chirag.mistry@togethermoney.com



Gordon Spotten

Business Development Director

07902 127 894

gordon.spotten@togethermoney.com



Matt Boggan

Business Development Director

07716 083 282

matt.boggan@togethermoney.com



Mark Finucane

Business Development Director

07718 563 145

Mark.finucane@togethermoney.com



Steven Clark

Business Development Director

07522 239 694

steven.clark@togethermoney.com



Kash Moghul

Business Development Director

07984 171 974

kash.moghul@togethermoney.com



Our team



Thank you

Any property used as security, including your home, may be repossessed if you do not keep up on repayments on a mortgage or any other debt secured on it.