



MS LENDING GROUP



MS LENDING GROUP ESG PRODUCT 2023

In today's rapidly changing business climate, attention to ESG issues are becoming critical to long-term competitive success. Sustainability and ESG are now more important than ever.

Social Housing & Charities

Residential Purchases

up to 85% gross

Commercial Purchases

up to 75% gross

- › Signed agreement for lease must be evidenced before completion of the loan by either a Housing Association, Registered Provider, Registered Charity or Community Interest Company (C.I.C).
- › All leases must have a minimum of 10 years unexpired.
- › Properties must not be currently occupied by a Housing Association, Registered Provider, Registered Charity or Community Interest Company (C.I.C).

Energy Performance

On redemption MS Lending Group will refund the borrower £1000 of the total gross loan amount if improvements have been made to the EPC rating during the term of our loan. (Minimum rating of an C required)

- › Copy of current EPC rating required before completion, and updated EPC evidenced on redemption.
- › Available on both purchases and cap raises.
- › Residential properties only.
- › Energy Performance products only available for loans paid back within the term agreed.

General Info:

- › No minimum Bridge term
- › 2% arrangement fee
- › Exit fee – 1 month interest
- › Unregulated Bridging only
- › Valuations may be required on receipt of application
- › No minimum loan size
- › Max loan £3 million or higher on request
- › 1st charge business only
- › Up to 12 months Bridge as standard
- › Up to 18 months Bridge on request

Contact us:

enquiries@mslendinggroup.co.uk - www.mslendinggroup.co.uk - 0161 823 7993

