

CONTEXT

Our property finance solutions are addressed to clients who:

- are in the process of buying or building property;
- own property without a mortgage in place and would like to free-up cash by mortgaging it and use the equity for a higher yield investment;
- have already a mortgage in place and would like to: (i) refinance the loan with a lower interest rate; (ii) obtain better conditions in terms of credit structuring (term, guarantees, balloon payment); and/or (iii) extend a loan facility at maturity.

OMYS Consulting is able to offer their clients access to a panel of selected lenders and structured projects within the following indicative conditions.

REAL ESTATE FINANCE PROGRAM

Eligible Locations	South of France, Paris, French Alps, Italian Riviera, UK, Switzerland, Spain
Purpose	Financing a purchase or building cost / equity release / cash-out refinancing
Type of Loan	Mortgage loan
Main Security	1 st priority mortgage Personal guarantee of the beneficial owner In some cases, and depending on the risk profile of the client, financial collateral may be requested (case by case)
Minimum funding amount	EUR 500.000
Term	Up to 7 years (renewable) For France and Monaco, up to 25 years
Capital repayment	Interest only; or Full amortization; or Partial amortization over the term + balloon at maturity with possibility of annual capital repayment, 1st repayment 12 months only after draw-down
Loan to value ratio	Up to 100% of market value
Funding	EUR / CHF
Interest margin	Case by case basis
Arrangement fees	Case by case basis
Lender	Europe based lenders

MORE INFORMATION

Do not hesitate to contact us for more information about the above.



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