

## 1308 - Basildon, Essex

### Case studies

**02.02.21**

The client required £1,000,000 first charge commercial loan to purchase the leasehold of the security which was granted by way of an underlease, i.e landlord under the terms of the lease holds a 999 year lease. TAB provided the loan at LTV of 40% with a 0.95% interest rate per month for 6 months. The borrower required fast completion, and TAB completed within two weeks.

**Capital is at risk.** Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

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