

# Immediate House Sales.

For businesses buying houses at speed

## Finance when you need it

If you're looking to make a quick house purchase, Together is here to support you with the finance you need – fast.

Our Immediate House Sales (IHS) finance can be used by professional property buyers to rapidly purchase a wide range of standard-construction residential properties, including HMOs, multi-let units, defective titles, or properties that require an individual approach.

We can also work directly with your solicitor, to save time, reduce costs and provide a streamlined service to deliver on each purchase.

With over 50 years of lending experience, we know the property finance industry inside out. So when you've found a new property opportunity and time is of the essence, talk to us.

## What we offer

We work quickly to meet your deadlines:

- Up to 12 months loan with monthly interest
- Borrow up to 80% of the purchase price
- Monthly interest only payments
- Automated valuations where possible to save time and money
- No lenders legal fees - your solicitor can act for both parties
- Dedicated support team to support you/your solicitor throughout the journey
- A relationship-led approach to ensure we deliver at every stage of the process



# How to work with us.

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1

## Find your property.

Residential UK property - standard-construction residential properties, including HMOs, multi-let units, and properties with defective titles.

2

## Inform us of the property details.

Include:

- Property price
- Address
- Estimated valuation
- Completion deadline

Send to  
[IHS@togetherness.com](mailto:IHS@togetherness.com)

3

## Offer letter sent out.

We'll make a quick decision.

4

## Solicitor Instructed.

We'll instruct your solicitor to conduct due diligence and provide a report on the title.

5

## Case funded.

Our team of experienced underwriters will process your case to meet your completion deadline in as little as five days.

### Open-minded approach

We can lend up to 80% of the property purchase price on a wide range of residential properties, across England, Scotland and Wales.

### Pre-approved credit facility

If you buy property regularly, we may be able to give you a pre-approved credit facility, so you have the peace of mind that funding is available before you offer.

### Dedicated support team

You'll have a dedicated and accessible point of contact throughout the process.

# Partnerships profiles.

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## UK property buying company.

With a £10 million lending facility from Together, a professional property buying company has taken on 50 properties; providing vendors with fast, efficient house sales, and returning housing stock to the market quickly.

### The partnership

Signatories to the National Association of Property Buyers' (NAPB) voluntary code of conduct, our partner is passionate about offering professional standards and service within the growing 'fast sales' market. After a decade of growth, where some lenders had rigid or inflexible criteria, the Yorkshire-based business sought a new lender to fund their future expansion, partnering with Together.

### The successes

In just six months, Together financed 50 property purchases via an agreed £10 million fund. Offering speed, assurance of funds and an understanding of the customers' business model, we've helped scale their offering, with plans to increase their lending facility in order to service the thousands of enquiries they receive each month.

“ People come to us for discrete and speedy sales, with many cases including unmortgageable properties. It's crucial that we have a strong relationship with a partner who provides flexibility and a common sense approach to lending.

Together is supporting our business growth, and helping us expand in the 'fast sales' market. ”

CEO, Property buying company

## Immediate house sales specialists.

Within the first 12 months of our partnership, we've helped a trusted, well-regulated property buying company quickly acquire 42 properties, through providing £5.6 million in funding. With the financial assurance provided by Together, they can confidently make quick cash offers in principle, helping vendors complete fast house sales.

### The partnership

A well-established leader within the industry, our customer had previously relied on a private financier to fund their acquisitions. As they continued to grow, cash wasn't always accessible, jeopardising purchases and their reputation. They needed a finance partner who understood the property market, with the appetite and ability to make funds available quickly.

### The successes

Together has provided the customer with over £5.6 million in funding, helping to complete 42 purchases of residential housing stock. With a common sense approach to lending and assurance of funds we've helped the customer scale up their presence as well as build their reputation in the market.



## Proud to partner with the NAPB.

We believe in being fair and transparent with our customers. We're working in partnership with the National Association of Property Buyers (NAPB), a not-for-profit organisation who drive up industry standards. The NAPB requires all members to sign up to The Property Ombudsman Code of Practice (COP). This ensures that member companies follow the highest possible standards and, in the unlikely event of anything going wrong, will financially compensate via the Ombudsman's redress scheme.

As a member of the NAPB, companies must deliver a fair and transparent service, with impartial advice to help sellers decide whether the process is right for them. Membership is only open to professional quick house sales companies so sellers can be assured of who they are selling to.

If you'd like to become a member of The NAPB and to find out more, **visit their website.**

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

Together is a trading style of each of the undernoted companies, which have their registered office address at Lake View, Lakeside, Cheadle, Cheshire SK8 3GW. Together Commercial Finance Limited | Registered in England and Wales - Company Registration Number 02058813

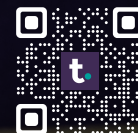
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The Immediate House Sales industry is a burgeoning one, offering a lot of choice to vendors looking for quick sales. Not completing purchases due to a lack of funds can be hugely damaging to a company's reputation.

At Together, we've got the appetite to lend and the loan book to back it up. With a dedicated team creating relationships that matter, our customers have the assurance that funds will always be available.

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