

Positive Lending Secured Loan Guide



Min Loan	£5,000	£3,000	£10,000	£25,001	£100,000	£20,000	£3,000	£3,000
Max Loan	£75,000	£25,000	£100,000	£500,000	£10,000,000	£10,000,000	£25,000	£100,000
Rates From	11.75%	19.80%	10.40%	12.90%	10.99%	15.00%	11.90%	7.90%
Term	5 to 30	5 to 25	5 to 25	3 years	2 or 3 years	2 year max	1 To 20	3 To 20
Max LTV Employed	75%	65%	85%	75%	65%	70%	70%	75%
Max LTV Self Employed	75%	65%	75%	75%	65%	70%	60%	75%
Back Up Self Employed	Invoices	Invoices	Accts ref	bank statements	None	None	Invoices	bank statements
Max LTV Self Dec	75%	65%	N/A	N/A	65%	70%	60%	N/A
Max DTI	55%	45%	45%	N/A	N/A	N/A	50%	45%
Age	18 to 80	18 to 100	21 to 75	21 to 59	18-75	By referral	18 - no max	21-70
Minimum Income	£12,000	N/A	£15,000	N/A	N/A	N/A	£10,000	£15,000
Benefits & Pensions	Most	Most	Some	N/A	Yes	Yes	Most	Some
Maximum Arrears	Any	Any	0	0	0	Any	1	refer
Minimum Valuation	£75,000	£95,000	£80,000	£150,000	£200,000	None	£60,000	£75,000
Driveby Accepted	Yes 40%	N/A	Yes	N/A	No	No	No	N/A
AVM Accepted	Yes 65%	N/A	Yes	N/A	No	No	No	Yes
Ex Council House	Yes	Yes	Yes	N/A	Yes	Yes	Yes	65%
Ex Council Flat	Yes	Referral	N/A	N/A	Yes	Yes	Yes (min 100k)	N/A
Max Current Arrears	Any	Any	N/A	N/A	0	Any	1	0
BTL	Yes	N/A	N/A	Yes	Yes	Yes	No	No
Consent Declined	Yes	No	No	No	No	No	No	No
Unencumbered Property	Yes	N/A	N/A	N/A	Yes	Yes	Yes	No
Geography	Eng, Wal & Scot	Eng, Wal & Scot	Eng, Wal & Scot	London Area	England	Any	Eng, Wal & Scot	Eng, Wal & Scot

Case Referral? No problem - please call us on 0845 260 7511 to discuss your enquiry