



# news

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## welcome

Welcome to the first issue of CDPF NEWS, a twice yearly newsletter to keep you informed about CD Property Finance and how you can benefit from our expertise. In future issues advice will be given on how specific property transactions can be financed effectively. There will also be comment on trends in the property market and how they affect obtaining finance.

### from our portfolio:



Funding for:	<b>Luxury detached residential property</b>
Location:	<b>Cobham, Surrey</b>
Developer:	<b>Landmark Homes</b>

## Overview CDPF

CD Property Finance was established in 1999 by Chris Dowdeswell to provide advice and to arrange financing for property developers and investors. Chris Dowdeswell is a full member of the National Association of Commercial Finance Brokers.

CD Property Finance has associations and agreements with a number of businesses related to the property industry including insurance and mortgage brokers, solicitors, accountants and IFA's.

- H - High quality personal service
- E - Experience - 17 years in property finance
- L - Lines of communication with over 100 lenders
- P - Professionalism

## Some Recent Deals

### Commercial Remortgage

**£750,000**

Warehouse and offices

### Residential Development Loan

**£580,000**

New build four houses

### Residential Development Loan

**£1,100,000**

New build apartments

### Residential Development with Equity Finance

**£550,000**

New build

## Latest News - STOP PRESS!

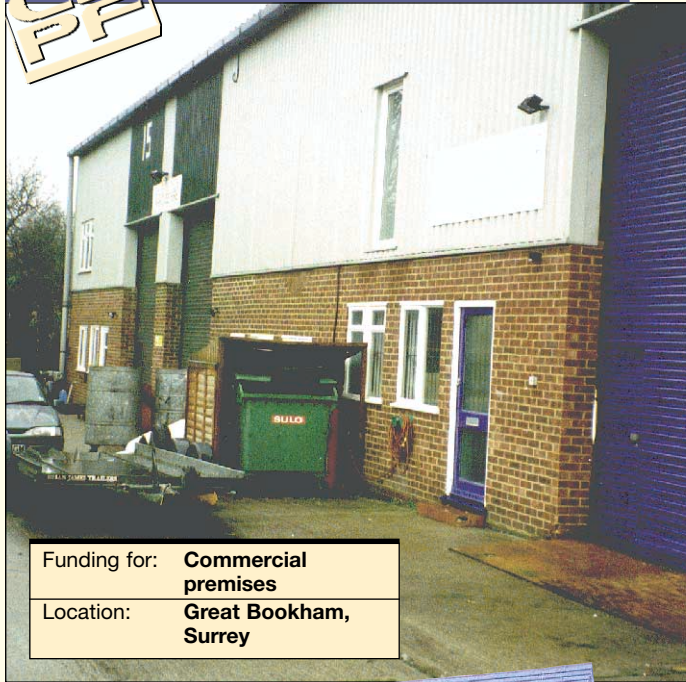
At time of going to press: Three month LIBOR 4%.

Bank base rates unchanged at 4% - remember ten years ago when base rate was 10.50%? Gearing in excess of 80% is available for many investment and development loans. Borrowing at this level greatly improves the return on your equity, and leaves funds available for further acquisitions.

Contact CDPF for details.



from our portfolio:



Funding for:	<b>Commercial premises</b>
Location:	<b>Great Bookham, Surrey</b>



Funding for:	<b>Residential properties</b>
Location:	<b>Burghfield, Berks</b>
Developer:	<b>QPC Homes</b>

### Product Summary

Funding for:

- Residential Developers - New build and refurbishment
- Commercial Developers - Speculative, pre-let and pre-sold schemes.
- Commercial Investments - Income producing offices, industrial buildings, retail and mixed use premises.
- Commercial Mortgages - For commercial owner occupiers
- Residential Investment - Buy to Let

### The Process

You will find that banks in this area of financing employ experienced property lenders to deal with your project. You will meet the appropriate bank director or manager who will be your personal contact.

You will not be dealing with a call centre!

Lenders are keen to visit you at your premises or on site to discuss your proposal so that they can fully understand your needs.

Every case is different but the following may help you understand the process needed to obtain finance:

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1 Contact CDPF</li> <li>2 Meeting between client and CDPF to establish clients needs and to collate information for lenders.</li> <li>3 CD report to lender.<br/>Lender meets client to discuss project.</li> </ol> | <ol style="list-style-type: none"> <li>4 Lending committee formally considers application.<br/>Offer issued</li> <li>5 Offer accepted by client</li> <li>6 Valuers and solicitors instructed</li> <li>7 Completion</li> </ol> |
|--|---|

## Some Recent Deals

#### Residential Development Loan

**£450,000**

Conversion of nursing home

#### Residential Development Loan

**£700,000**

Conversion and new build 12 apartments

#### Commercial Development Loan

**£300,000**

New build offices

#### Residential Development Loan

**£530,000**

2 Barns for conversion