













## Product Guide

# Product

		ResiOne	ResiPrime	Commercial
	Loan Size	£1m – £6m	£6m – £100m+	£1m – £250m+
	Max LTV	75%		
	Monthly Rate	From 0.75%	From 0.85%	
%	Interest Type	Serviced or retained		
	Term	3 – 24 months	6 – 36 months	
	Minimum Interest Charged	3 months	6 months	
	ERC	0%		
	Arrangement Fee	2%		
	Exit Fee	0%	0 - 1%	
	Commitment Fee	Loan dependent		
	Locations	England and Wales	UK and Europe	

## Security and Charge Type

- Both residential and commercial asset types considered
- First charge
- Second charge
- Mezzanine

## Borrower Profile

- SPVs, offshore entities and non domicile accepted
- Experienced property professionals preferred
- Unregulated use only
- Adverse credit considered

## Use Cases

- Acquisition
- Bridge-to-sale
- Refinance
- Asset management
- Development exit
- Equity release

## Why Cohort Capital

- Experienced, founder-led team with fast, informed decisions
- Access to discretionary capital, that is flexible and readily deployable
- Transparent, tailored structuring built around borrower needs
- Swift, commercial approach without the rigidity of box ticking – just solutions

## How We Work



### Initial Enquiry

Submit your deal summary and key details



### Indicative Terms

We issue terms usually the same day



### Due Diligence

Credit application, valuation, legals and underwriting conducted swiftly



### Funding

We complete and fund from our internal capital base



## The Lancaster Hotel

Loan	£20m
Purpose	Acquisition
Term	12 months
LTV	64%

A Grade II listed, stucco-fronted hotel overlooking Hyde Park in London.

The 54-key property spans 41,371 sq ft. The borrower is exploring multiple repositioning strategies, including conversion into a 67-key boutique hotel, a 64-unit serviced apartment scheme, or a private members club.

The facility was structured and executed within three weeks, enabling the sponsor to secure the asset at a competitive price.



## St James Residential

Loan	£14.2m
Purpose	Refinance
Term	18 months
LTV	51%

Loan secured against two recently refurbished apartments within St James's House, a Grade II listed building in central London.

The refinance allowed time for the borrower to secure a longer-term mortgage with a private bank.

This transaction reflects Cohort Capital's ability to support high-net-worth borrowers with tailored, time-sensitive solutions.





## Mayfair Residential

Loan	£2.8m
Purpose	Equity Release
Term	6 months
LTV	33%

A fourth-floor apartment in a period, purpose-built block in Mayfair.

The Sponsor required rapid funding to complete a strategic business acquisition in the technology sector. Rather than pursuing a traditional leveraged buy-out, Cohort Capital structured a facility secured against the property, enabling completion within four days.

Cohort's expertise in property-backed lending and banking enabled swift execution.

# About Us

Cohort Capital is a leading short-term real estate finance provider, offering rapid, flexible funding solutions across the UK property sector since 2019.

Founded by debt finance specialist Matt Thame and seasoned investor Bal Sohal, the firm leverages over 100 years of combined real estate investment experience for precise asset valuation and risk assessment.

Supported by several funding channels including our own proprietary capital, Cohort has

earned a reputation for structuring bridging finance facilities between £1m-£100m+.

Our underwriting approach evaluates both the asset and the borrower, enabling a more holistic view of risk and opportunity.

With access to non-restrictive capital, we move decisively to fund opportunities that fall outside traditional lending parameters, serving an undersupplied segment of the UK short-term finance market.

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## “ Common Sense Lending at Cohort

I've worked with Cohort Capital on several deals and have been consistently impressed. The transactions were handled with speed, clarity, and a strong grasp of the borrower's needs. Their team is responsive, pragmatic, and easy to work with, a reliable partner in lending.

*Property Investor*

## Get in Touch



**Alex Alexandrou**

**Head of Sales - Residential Lending**

[alex.alexandrou@cohortcapital.co.uk](mailto:alex.alexandrou@cohortcapital.co.uk)

+44 (0) 7930 377 556

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The information presented in this brochure reflects Cohort Capital's products and services as of the date of publication (last updated: February 2026). Lending products referenced herein are unregulated. Any property used as security may be at risk of repossession if repayments are not maintained.

This brochure is intended to provide a general overview only. Lending terms, rates, and product availability are subject to change without notice at the sole discretion of Cohort Capital and will vary based on borrower status and other relevant factors. No guarantees are offered, and changes in circumstances after publication may affect the accuracy of the information provided.



**Cohort Capital**

97 Park Lane  
London W1K 7TG

[cohortcapital.co.uk](https://cohortcapital.co.uk)