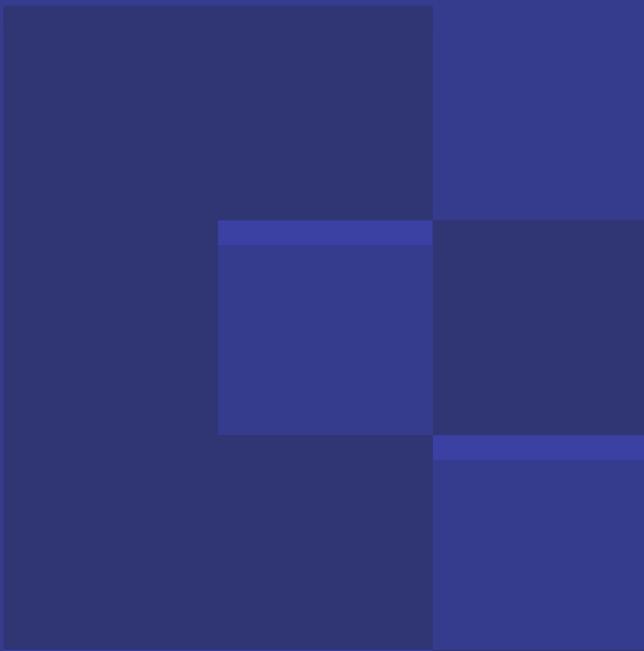




Cohort Capital

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, legal 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	Loan secured against two recently refurbished apartments within St James's House, a Grade II listed building in central London.
Purpose	Refinance	The refinance allowed time for the borrower to secure a longer-term mortgage with a private bank.
Term	18 months	This transaction reflects Cohort Capital's ability to support high-net-worth borrowers with tailored, time-sensitive solutions.
LTV	51%	



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.

“ 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

+44 (0) 7930 377 556

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.



97 Park Lane
London W1K 7TG
cohortcapital.co.uk