



York RLA Presentation Evening - 9th June 2026 Roma's June 2026 Update

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#LovetoLend

Our bridging range including;

- FLOW Bridge
- FLOW Refurb
- FLOW Below Market Value

It allows borrowers to purchase property quickly and/or complete light works. Roma's bridging range also includes;

- Commercial and semi-commercial
- Developer exit solution

We offer dual representation on all FLOW auction cases

RomaGROW is the next step, designed for those looking at medium and heavy refurbishment projects and full ground up developments.

RomaGROW products are designed for those looking to spend more than 50% of a property's value on works to improve it or create new.

- FLOW Light Development
- Medium Refurb
- Heavy Refurb
- Ground Up Development
- Commercial Development

RomaPRO is the term range from Roma. This new range allows borrowers to build their property portfolios.

A borrower can take a project from initial purchase, refurbishment or development straight onto a buy-to-let mortgage - so no need to worry about the exit!

- FLOW Buy-to-Let
- Specialist Buy-to-Let – MUFBS, HMOs, Holiday Lets & Serviced Accommodation
- Revolving credit facility RCF
- **NEW** Refurb Buy-to-Let

RomaPRO: Now lending in Scotland!

4 trends we are seeing

1 Re-finance exit – previously sale

- At the higher end of the market

2 BMV

- Below Market Value
- Up to 90% LTPP

3 Auction purchase

- Introduction of AI valuations
- Dual rep sols
- Back to back traders

4 Increase in Commercial Development

- Experienced developers
- Assets in the background

Case Study – HMO Conversion



Loan amount - £157,500

Term – 12 months

Purchase price - £137,500

GDV - £360,000

- **Location: Norfolk**
- Purchase and conversion of a six-bed HMO
- Experienced property professional with an established portfolio
- Should planning consent not be granted, our borrower has a clear contingency plan to renovate and retain the property
- Estimated cost of works: £104,000
- Intended exit: Refinance onto a buy-to-let mortgage, adding the property to their growing portfolio

Case Study – Auction purchase



Loan amount - £189,000

Term – 12 months

Purchase price - £141,000 & £121,000

GDV - £360,000

- **Location: Leicester**
- Auction purchase via Savills auction – Two terraced properties
- Funded in 14 days
- First property purchased for £141,000, second for £121,000
- Both properties required only a light refurbishment which was funded by the borrower
- Exit: Both properties to be let to tenants

Case Study – Double profit scheme



Loan amount - £157,500

Term – 12 months

Purchase price - £157,500

GDV - £325,000

- **Location: Crewe**
- Highly experienced borrower, in the build trade
- Funds required for the purchase only with refurb works to be completed using their own funds and handled by themselves
- Property will undergo a planned refurb – estimated cost of £25,000
- Plan to flip and sell on open market for circa £325,000
- Appointed solicitors went into administration the day before original completion date, Roma acted quickly to help appoint a new firm. The case progressed and completed with no delay



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