

# Privet | Exit plan checklist

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Questions to work through before taking a short-term loan, so the way it will be repaid is clear, documented and has a backup.

## Primary exit

- ☐ What will repay the loan: sale, refinance or another source
- ☐ The date the exit is expected, and the date the loan expires
- ☐ Evidence of the exit, in writing where possible
- ☐ Costs deducted before the loan is repaid, such as selling costs or refinance fees

## Timing

- ☐ Time to prepare the property for sale or refinance
- ☐ Marketing campaign and settlement period
- ☐ A buffer for delays
- ☐ How and when the lender considers extensions, and their cost

## Backup exit

- ☐ What happens if the sale price is lower than expected
- ☐ What happens if a refinance is not available on time
- ☐ Other assets or funds that could be used
- ☐ Who to contact early if the exit is at risk

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