Exit Strategy Planner

Deals go wrong at the exit, not the entrance. Before completion, every property we buy has this page filled in: the intended exit, the fallback, and the numbers at which each one still works. Hope is not a fallback.

HOW TO USE THIS — Fill it in before completion and file it with the deal's paperwork. Re-read it at the trigger points you set — they're the whole point.

01 Primary exit

- ☐ The plan in one line: refinance and hold / sell on completion of works / hold for income
- ☐ The number it needs: end value or rent, evidenced by comparables today
- ☐ The timeline, with lender seasoning rules (typically 6 months) built in
- ☐ Costs of this exit: ERCs, agent fees, legals, capital gains position

02 The fallback

- ☐ If it won't refinance at the number: does it cash flow on the bridge-to-term product?
- ☐ If it won't sell at the number: does it rent, and at what yield on money in?
- ☐ The minimum acceptable outcome written as a number, not a feeling
- ☐ How long you can hold at the fallback before it strains the rest of the portfolio

03 Triggers & review

- ☐ Valuation comes in 10%+ under: fallback activates automatically, no debate
- ☐ Works overrun past contingency: re-run both exits before spending more
- ☐ Rate environment moves 1.5%+: re-test the refinance maths
- ☐ Review the exit page at month 3 and month 6 — dates in the diary now

