

# Bridging product range: rates

|                                                                                                 | BRIDGING     | REFURBISHMENT | HEAVY REFURBISHMENT | SPECIALIST BRIDGING | MINI BRIDGE       |
|-------------------------------------------------------------------------------------------------|--------------|---------------|---------------------|---------------------|-------------------|
| <b>FIRST CHARGE</b>                                                                             |              |               |                     |                     |                   |
| Up to 40% LTV                                                                                   | 0.43%        | 0.48%         | 0.68%               | 0.63%               | 0.58%             |
| Up to 50% LTV                                                                                   | 0.43%        | 0.48%         | 0.68%               | 0.68%               | 0.58%             |
| Up to 60% LTV                                                                                   | 0.53%        | 0.58%         | 0.73%               | 0.78%               | 0.68%             |
| Up to 65% LTV                                                                                   | 0.63%        | 0.68%         | 0.83%               | 0.83%               | 0.78%             |
| Up to 70% LTV                                                                                   | 0.73%        | Not available | Not available       | Not available       | 0.88%             |
| Loan Amounts                                                                                    | £300,000-£4m | £300,000- £2m | £300,000-£1m        | £300,000-£4m        | £200,000-£300,000 |
| <b>SECOND CHARGE</b>                                                                            |              |               |                     |                     |                   |
| Up to 60% LTV                                                                                   | 0.83%        | 0.83%         | 0.88%               | 0.88%               |                   |
| Loan Amounts                                                                                    | £300,000-£1m | £300,000- £1m | £300,000-£1m        | £300,000-£1m        |                   |
| <b>FEEES</b>                                                                                    |              |               |                     |                     |                   |
| Arrangement Fee - 2% of the loan. Loan to include any fees added excluding our Arrangement Fee. |              |               |                     |                     |                   |

## KEY FEATURES

- Lend in England, Wales and Scotland
- No pre application credit checks
- Regulated and unregulated

## WORKING WITH US

- Direct access to Underwriters
- Online quick quotes available 24/7
- Automated DIPs for straightforward cases

# Bridging product range: at a glance

|                                                                                  | BRIDGING | SPECIALIST BRIDGING | REFURBISHMENT | HEAVY REFURBISHMENT | MINI BRIDGE |
|----------------------------------------------------------------------------------|----------|---------------------|---------------|---------------------|-------------|
| Purchase                                                                         | ✓        | ✓                   | ✓             | ✓                   | ✓           |
| Refinance                                                                        | ✓        | ✓                   | ✓             | ✓                   | ✓           |
| Chain break                                                                      | ✓        | ✓                   | ✓             | ✓                   | ✓           |
| Downsizing                                                                       | ✓        | ✓                   | ✓             | ✓                   | ✓           |
| Capital raising for business/personal use                                        | ✓        | ✓                   | ✓             | ✓                   |             |
| Company applications                                                             | ✓        | ✓                   | ✓             | ✓                   |             |
| Second Charge                                                                    | ✓        | ✓                   | ✓             | ✓                   |             |
| AVM up to 60%/£1m with no max property value - £300,000 max loan for Mini Bridge | ✓        | ✓                   | ✓             |                     | ✓           |
| Developer exit                                                                   |          | ✓                   | ✓             | ✓                   |             |
| Residential properties above commercial                                          |          | ✓                   |               | ✓                   |             |
| Re-bridge                                                                        | ✓        | ✓                   |               |                     |             |
| Adverse credit considered                                                        |          | ✓                   |               |                     |             |
| Short leases considered                                                          |          | ✓                   |               |                     |             |
| Vendor deposit or undervalued transactions                                       |          | ✓                   |               |                     |             |
| Refurbishment/non-structural works                                               |          |                     | ✓             |                     |             |
| Heavy refurbishments-building regs/planning permission                           |          |                     |               | ✓                   |             |
| Loans under £300,000                                                             |          |                     |               |                     | ✓           |



Click here to

[Search Lending criteria](#)



Click here to

[Get a Quick Quote](#)



Click here to

[Get in touch](#)



Click here to

[Log in](#)