Bridging Product Guide

Residential

A residential bridging loan can help unlock the capital needed right now to secure an investment property. Whether purchasing a buy to let, need help with an auction purchase, or covering a short-term cash shortage, we can help.



LTV	•	Max 75%
Rates from	•	0.65% per month
Min Loan	•	£150,000
Max Single Loan	•	£5,000,000
Term	•	3 - 18 months

Commercial

Our bridging loans for **commercial** and semi-commercial properties offer individuals and businesses an alternative funding solution. We can help with acquiring a property, funding redevelopment works, a change of use or raise capital from an existing asset.



2nd Charge

A 2nd charge bridging loan allows funds to be raised, without needing to re-mortgage. Ranking behind a 1st charge lender, the funds can provide much needed capital using a home as security.



ITV Max 70%

Rates from 0.75% per month

Min Loan £150,000

Max Single Loan £5,000,000

Term 3 - 18 months

Refurbishment

Our loans can support refurbishment work on any existing structure. It will allow for works to be completed for heavy duty works, inclusive of structural changes and minor development, offering a real chance to get funding just when it is needed.

Day One Advance

Resi max 75% LTV Com max 70% LTV

Refurb Costs

Up to 100% in arrears

0.70% per month

Max 65%

LTGDV

Rates from

Min Loan

£150,000

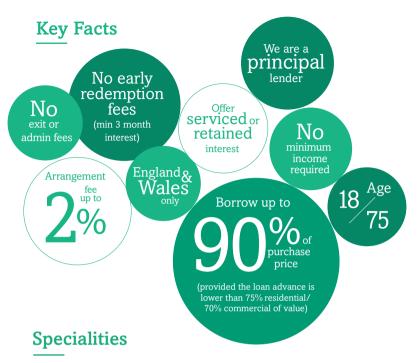
Max Single Loan

£5,000,000

Term

3 to 18 months





- Probate
- Discounted purchases

Onshore & offshore trusts

- Short leases
- Development exit

- · Auction purchases
- · Land with full planning
- Light, heavy & change of use refurbishment
- Non UK nationals (UK credit footprint needed)

