

# **BRIDGING FINANCE**

- For businesses, landlords and property developers, bridging finance is a very useful way to quickly buy property, renovate it or change its use.
- All applications assessed on their own merits.
- Choose GPS Finance for your Clients' Bridging Finance

#### **Product Key Features**

- Finance available for purchase and re-finance.
- Various payment options including interest roll-up, retained payments or monthly payments.
- o No early settlement fees
- Short/long month terms
- o No upfront fees & Light, medium and heavy refurbishment
- o Commercial, Residential buildings & Auction property finance
- Loans available up to £25 Million & First and second charges.
- Pre-approved auction finance available
- Adverse credit, historic and current, acceptable
- Loans available for residential and commercial properties including owner/occupied and investment.
- Specially designed refurbishment products are available

#### OTHER PRODUCTS AND SERVICES

- Recruitment Finance
- Trade Finance
- Invoice & Factoring Finance. Export Finance
  - Back to Back Letter of Credit



Your property may be repossessed if you do not keep up repayment on your mortgage or any other debt secured on it.





- GPS Finance is a trading style of Global Property Solutions Direct & Management Limited, which is authorised and regulated by the Financial Conduct Authority (FCA).
- Registered in England No 8673712 Registered Office: 228 Church Lane, Kingsbury, London NW9 8SN
- As an independent Broker and Mortgage Packager, our service offers a flexible approach to secure the best deal for you and your business.
- We provide intermediaries with access to a great range of market leading secured finance solutions. Our expertise is in solutions for those customers who have difficulty, for whatever reason, in obtaining this finance through their banks.





Find Us On:









At GPS Finance relationships are important to us and we work hard to develop true partnerships with our introducers.

GIVE US A CALL OR DROP US AN EMAIL FOR MORE INFORMATION ABOUT OUR SERVICES, SOLUTIONS AND PRODUCTS

(**)** TEL: +44(0)203 489 4747

☑ EMAIL ID: info@gpsfinance.co.uk

WEB: www.gpsfinance.co.uk

• 228 Church Lane, Kingsbury London NW9 8SN

## WHY WORK WITH US?

- Specialists second charge finance and Commercial & BTL Finance
- Specialised in finding the best financing solution for you and your business.
- We offer our clients flexibility and speed of personal service.
- You retain your client, tell us what your clients requirements are, and we'll give you all of the options from our lending panel.
- Our experienced, knowledgeable staff put the application together for you and fully package to the lender.
- Speedy response to your enquiry
- We pay very competitive commission to all of our introducing brokers
- Fast turnaround times & We deal with all the market lenders high street & specialist.
- User driven focus ensuring the services that we provide are best possible fit for your client's needs.
- We have experience with and access to a wide range of business finance products which are not always available from your high street bank or current lender.
- Oh, and we are fanatical about your client satisfaction and quality.





#### **SECURED LOANS / SECOND CHARGE MORTGAGES**

A secured loan, a loan that is secured against a home, offers a great way to raise finance and provides a perfect alternative to a re-mortgage.

#### **Product Features**

- Fixed and variable rates available & Up to 95% LTV on standard products
- Unlimited LTV and third charges available
- Adverse Credit accepted (Adverse over 12 months old ignored)
- Employed , Self Employed, DWP and additional income accepted
- Residential, semi-commercial and commercial properties
- Flexible means of income proof
- Any legal purpose, including clearing bankruptcy.
- Residential Second Charge Loans & Buy To Let Second Charge Loans
- Facility to make overpayments, or pay the loan off in full, without penalty for all of our regular secured loans.

### Variety of purposes.

Home improvements, Consolidating outgoings into one monthly repayment, Children's tuition fees, A wedding, Paying a tax bill, Expanding a property portfolio, A classic car, The options are almost endless...



## **COMMERCIAL/SPECIALIST BTL FINANCE**

Our Commercial and Specialist BTL team can find the right solution for you and your clients.

Our whole of market comprehensive coverage of the buy-to-let market helps ensure your client obtains the best product for their needs

#### **Product Features**

- Loans available up to 85% LTV
- Fixed and variable rates.
- Competitive rates
- No minimum income requirements and minor adverse
- Use external income to aid affordability
- Rental doesn't cover mortgage payment? Use outside income
- First time landlords welcome
- Individual investors & Ltd companies, both trading and SPV
- Houses of multiple occupancy and student lets
- Ex Pats
- Multi units on one freehold title.
- Minimum lease considered
- Experienced landlords with 3 or more rental properties / Experienced and first time landlords
- First and second charges
- Empty properties considered
- Refurbishment loans available



# INVESTMENT & COMMERCIAL MORTGAGES

- We have developed excellent relationships with a number of commercial Banks and specialist lenders.
- Commercial mortgages can be arranged for a variety of different properties
- We offer a wide range of commercial finance solutions for your clients and we specialise in finding the best commercial mortgages in the UK for both investors and business owner-occupiers.
- o Owner Occupation
- o Property Investment
- Property Development
- o Fuel Stations, Bars/Public Houses
- Hotels and Residential Care Homes.
- Restaurants and fast food outlets
- o Commercial/ Semi Commercial
- Office accommodation & Retail units, and Land for Development

#### **Product Features**

- Fixed or variable rates & Interest only options available
- Higher LTV
- · Any business type considered
- Limited company or personal applicants
- Expats/Foreign Nationals

With access to all of the main stream lenders and the specialist lenders, GPS Finance is well placed to work for you to source the best commercial mortgage for your individual circumstances.



