



bridging finance product guide

Fabulous Features

- Finance available at 85% of valuation up to 100% of purchase price
- 15% discounts permitted
- Open and closed bridging finance available – rates from 1.25% pcm
- One day bridging finance available at a flat rate of 1% all in
- Same day offers possible; with next day drawdowns
- Daily interest after month 1 – so if you redeem half way through a month, you don't have to pay interest for the full term of that month
- No redemption or early repayment penalties
- No minimum term; loans also considered for long term periods
- Planning gain opportunities permitted
- Exact same criteria applicable to Republic of Ireland based borrowers
- Proc Fees 0.5% payable immediately on completion

Basic Criteria

- Credit criteria – all types of credit considered
- Available for purchase and remortgages
- Minimum valuation £75,000
- Minimum advance £25,001
- No exposure limits to a single development
- Max loan size £1,000,000 per property (higher loans considered on an individual basis up to 75% LTV)

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Fees

- 1.5% of loan (can be deducted from advance on completion)
- £800 legal and administration
- Valuation fee