



# Residential Bridging Loan

Our Residential Bridging Loan offers short-term funding solutions, for experienced investors, to maximise a property's potential via improved lettings or amendments to existing planning permissions. You may also find a short-term solution like this is ideal for facilitating a stop gap while an orderly sale of a multiple unit building or development occurs.

## Key features

- Interest roll-up options available
- Extended 18 month term
- Refinance of completed development schemes
- Dual legal representation available to reduce draw down times
- Ability to convert a Bridging Loan directly into a Residential Investment Loan

### Who do we lend to?

Borrowers must be a UK Registered Company, Limited Liability Partnership, Trust, Charity or in personal names.



**Dual legal representation**



**Refinance completed development schemes**



## Lending criteria

- Experienced property investors
- Personal guarantees required from business owners/directors
- Secured by way of a first legal charge on a UK located property (excluding Northern Ireland)
- Maximum term 18 months
- Loans from £150k to £2.5m
- Maximum LTV 70% based on the lower of the purchase price or acceptable vacant possession valuation
- Borrowers must be a UK Registered Company, Limited Liability Partnership, Trust, Charity or in personal names
- Interest roll up option available within the maximum LTV criteria

### Why choose us?

At Cambridge & Counties Bank we know that investment opportunities don't always fit with a long term committed loan structure. A short term loan can allow you to secure a property before using your expertise to enhance its value. Our experienced front line and manual underwriting teams have a wide knowledge of the sector so they understand the potential of these properties. We offer a fast and reliable solution which is crucial when striving to ensure properties can be secured quickly or maximum value can be extracted from their potential.

Max.  
**70%**  
LTV

**Experienced**  
property investors



Loans  
**£150k**  
to **£2.5m**



**Interest roll-up**  
options



Get in touch with our dedicated **Property Finance Team**



Call **0344 225 3939**



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**Cambridge & Counties Bank Limited**  
Charnwood Court  
5B New Walk  
Leicester LE1 6TE

**Tel:** 0344 225 3939  
**Fax:** 0116 254 4637  
**Email:** [borrow@ccbank.co.uk](mailto:borrow@ccbank.co.uk)  
**Web:** [ccbank.co.uk](http://ccbank.co.uk)



**Cambridge &  
Counties Bank**

Growing business together

**Registered office:** Charnwood Court, 5B New Walk, Leicester LE1 6TE United Kingdom. Company Registration No: 07972522

We are authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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