



Property finance

# Bridging loans

Our bridging finance offers short term funding solutions for experienced investors, to maximise a property's potential via improved lettings or amendments to existing planning permissions. It can be used to acquire new assets, bridge a sale or as a longer term finance package.

## Key features



Ability to easily convert into a long-term loan



No valuation fee payable until loan is approved



Maximum 18 month term



Interest roll-up options available



Lending available in England, Scotland & Wales

## Lending criteria

- ✓ Commercial, up to 60% LTV of vacant possession
- ✓ Residential, up to 70% LTV of vacant possession
- ✓ Only available to experienced property investors
- ✓ Interest roll up option available within the maximum LTV criteria
- ✓ Minimum loan £250k
- ✓ Loans up to £2.5m
- ✓ Terms up to 18 months
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

## Let's talk

Interested in learning how our property finance team can help you get your project off the ground? Get in touch:

 **0344 225 3939**  **borrow@ccbank.co.uk**  **ccbank.co.uk**

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