



## 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



Maximum 24 month term



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved



Interest roll-up options available

## 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 24 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:





