

# Residential Bridging Loans

## Overview

We're on hand if clients urgently require finance, or if they have long-term refinancing in place but need more time before their other lender is ready. We can also provide a loan on a property that your client lives in, plans to live in or can't sell before completing a new purchase.

	£1m max				£500k max
<b>LTV</b>	<b>0 - 55%</b>	<b>55.01 - 60%</b>	<b>60.01 - 65%</b>	<b>65.01 - 70%</b>	<b>75%</b>
<b>Regulated rate</b>	0.45%	0.54%	0.59%	0.64%	N/A
<b>Unregulated rate</b>	0.55%				0.65%
£1m plus loans					
<b>Regulated rate</b>	Priced on application				N/A
<b>Unregulated rate</b>					N/A

### Fast Track service available\*:

- AVM
- Loans £100,000 - £500,000
- 70% LTV for purchases
- No search indemnity used
- Reduced legal due diligence

Contact your BDM today to find out more on our Fast Track service.

## When can we carry out an AVM?

### ✓ Criteria

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Regulated and Unregulated bridging

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55% LTV per security, (excluding deferred interest.)

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Houses only

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Open market purchase or refinance

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England and Wales

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Residential only (no semi-commercial)

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Sales particulars to have been provided on purchases

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### ✗ Not permitted

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Uninhabitable properties

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Not of standard construction (including barn conversion)

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Listed properties

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HMO/ Holiday lets

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Semi-Commercial properties

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Properties with >2 acres of land

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Properties adjacent to commercial premises

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New builds (not yet occupied)

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### Your home may be repossessed if you do not keep up repayments on your mortgage

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