

# **Bridging Finance Introducer Guide**

**A guide to loans for  
residential property**



**ULTIMATE  
FINANCE**

# Bridging Finance for residential properties with Ultimate Finance

**Our unregulated bridging finance offers a simple short-term funding solution for your clients.**

The application process is quick and easy with finance available for a host of business needs:

- Purchase Bridge
- Development Exit
- Re-Bridge

## **Equity Release Solutions**

*Specifically designed to help release capital tied up in completed projects and purchase the next property*

- Development Finish and Exit
- Refurbishment

## **We're different**

As an independent lender, backed by international private investment organisation, the Tavistock Group, we take a dynamic approach to lending.

## **We're solution-led**

Expertise coupled with flexible funding. We deliver what businesses need.

## **We're committed**

A dedicated team that values long-term relationships. We make life easier.



## PURCHASE BRIDGE CRITERIA

<b>LOAN SIZE</b>	£100,000 – £3m
<b>LOAN TERM</b>	1 month - 18 months
<b>LTV</b>	Up to 75%
<b>PURCHASE PRICE</b>	Up to 100% for Below Market Value (BMV) purchases, subject to max LTV
<b>LOCATIONS</b>	England, Wales and Scotland
<b>INTEREST</b>	From 0.74% per month (can be retained or serviced)
<b>AGREEMENT FEE</b>	2% of the loan
<b>EARLY REPAYMENT FEE</b>	2% first 3 months, none thereafter

## DEVELOPMENT EXIT CRITERIA

<b>LOAN SIZE</b>	£100,000 – £3m
<b>LOAN TERM</b>	1 month - 18 months
<b>LTV</b>	Up to 75%
<b>LOCATIONS</b>	England, Wales and Scotland
<b>INTEREST</b>	From 0.74% per month (can be retained or serviced)
<b>AGREEMENT FEE</b>	2% of the loan
<b>REQUIREMENTS</b>	<ul style="list-style-type: none"><li>• Must be able to evidence one previously completed and successfully sold / refinanced project</li><li>• Must be a completed or nearly completed asset</li></ul>
<b>EARLY REPAYMENT FEE</b>	2% first 3 months, none thereafter

## RE-BRIDGE CRITERIA

<b>LOAN SIZE</b>	£100,000 – £3m
<b>LOAN TERM</b>	1 month – 6 months
<b>LTV</b>	Up to 65%
<b>LOCATIONS</b>	England, Wales and Scotland
<b>INTEREST</b>	From 0.99% per month (can be retained or serviced)
<b>AGREEMENT FEE</b>	2% of the loan
<b>REQUIREMENTS EARLY</b>	<ul style="list-style-type: none"><li>• Confirmed exit route that can be evidenced</li></ul>
<b>REPAYMENT FEE</b>	2% first 3 months, none thereafter

# EQUITY RELEASE SOLUTIONS

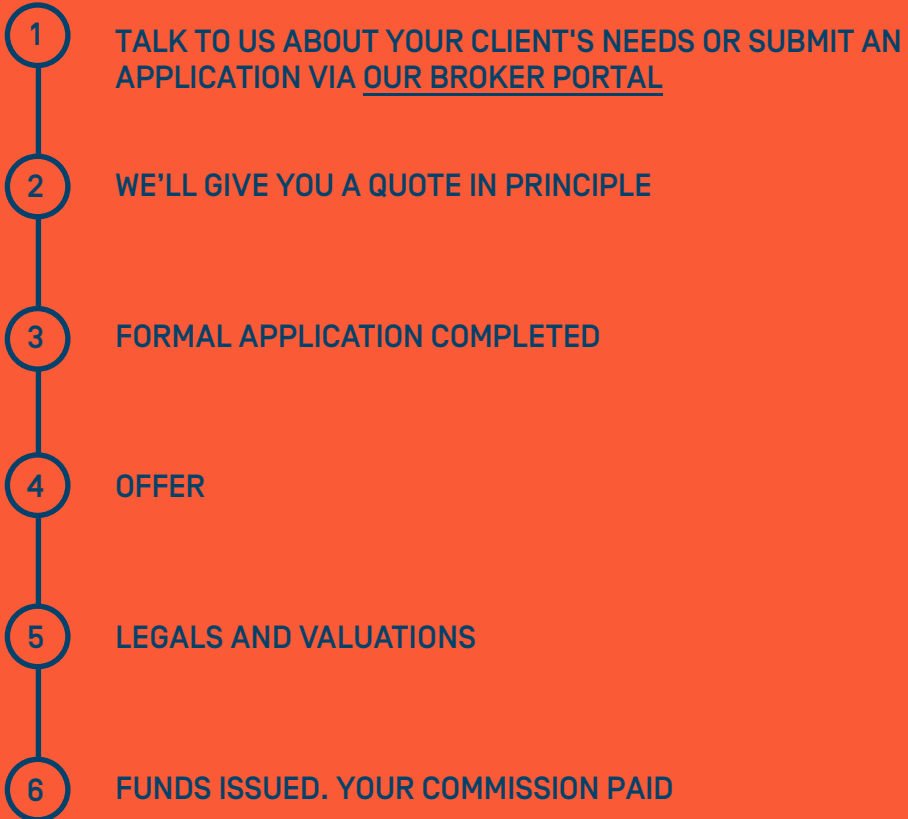
## DEVELOPMENT FINISH AND EXIT CRITERIA

<b>LOAN SIZE</b>	£100,000 - £3m
<b>LOAN TERM</b>	1 month - 18 months
<b>LTV</b>	Up to 75%
<b>LOCATIONS</b>	England, Wales and Scotland
<b>INTEREST</b>	From 0.79% per month (can be rolled or serviced)
<b>AGREEMENT FEE</b>	2% of the loan
<b>REQUIREMENTS</b>	<ul style="list-style-type: none"><li>• Must be able to evidence one previously completed and successfully sold / refinanced project</li><li>• Remaining work must only be up to 20% of the total build costs and must not include structural works</li></ul>
<b>EARLY REPAYMENT FEE</b>	2% first 3 months, none thereafter

## REFURBISHMENT CRITERIA

<b>LOAN SIZE</b>	£100,000 - £3m
<b>LOAN TERM</b>	1 month - 18 months
<b>LTV</b>	Up to 75%
<b>LOCATIONS</b>	England, Wales and Scotland
<b>INTEREST</b>	From 0.79% per month (can be retained or serviced)
<b>AGREEMENT FEE</b>	2% of the loan
<b>REQUIREMENTS</b>	<ul style="list-style-type: none"><li>• Must be able to evidence one previously completed and successfully sold / refinanced project</li><li>• Must be a completed asset</li></ul>
<b>EARLY REPAYMENT FEE</b>	2% first 3 months, none thereafter

# Our Bridging Finance process



## Commission Structure

- 1.5% OF THE 2% ARRANGEMENT FEE
  - UP TO 1.5% BROKER FEE

T 0800 121 7757

[ultimatefinance.co.uk](http://ultimatefinance.co.uk)



ULTIMATE  
FINANCE