

Bridging Finance Introducer Guide



ULTIMATE
FINANCE

Bridging Finance 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

LOAN SIZE	£100,000 - £2.5m
LOAN TERM	1 month - 18 months
LTV	Up to 75%
LOCATIONS	England, Wales and Scotland
INTEREST	From 0.74% per month (can be retained or serviced)

Valuation and conveyancing fees are payable

AGREEMENT FEE	2% of the loan
EXIT FEE	2% first 3 months, none thereafter

DEVELOPMENT EXIT CRITERIA

LOAN SIZE	£100,000 - £2.5m
LOAN TERM	1 month - 18 months
LTV	Up to 75%
LOCATIONS	England, Wales and Scotland
INTEREST	From 0.74% per month (can be retained or serviced)

Valuation and conveyancing fees are payable

AGREEMENT FEE	2% of the loan
REQUIREMENTS	<ul style="list-style-type: none">• Must be able to evidence one previously completed and successfully sold / refinanced project• Must be a completed asset
EXIT FEE	2% first 3 months, none thereafter

RE-BRIDGE CRITERIA

LOAN SIZE	£100,000 - £2.5m
LOAN TERM	1 month - 6 months
LTV	Up to 65%
LOCATIONS	England, Wales and Scotland
INTEREST	From 0.99% per month (can be retained or serviced)

Valuation and conveyancing fees are payable

AGREEMENT FEE	2% of the loan
REQUIREMENTS	<ul style="list-style-type: none">• Confirmed exit route that can be evidenced
EXIT FEE	2% first 3 months, none thereafter

EQUITY RELEASE SOLUTIONS

DEVELOPMENT FINISH AND EXIT CRITERIA

LOAN SIZE	£100,000 - £2.5m
LOAN TERM	1 month - 18 months
LTV	Up to 75%
LOCATIONS	England, Wales and Scotland
INTEREST	From 0.79% per month (can be rolled or serviced)

Valuation and conveyancing fees are payable

AGREEMENT FEE	2% of the loan
REQUIREMENTS	<ul style="list-style-type: none">• Must be able to evidence one previously completed and successfully sold / refinanced project• Remaining work must only be up to 20% of the total build costs and must not include structural works
EXIT FEE	2% first 3 months, none thereafter

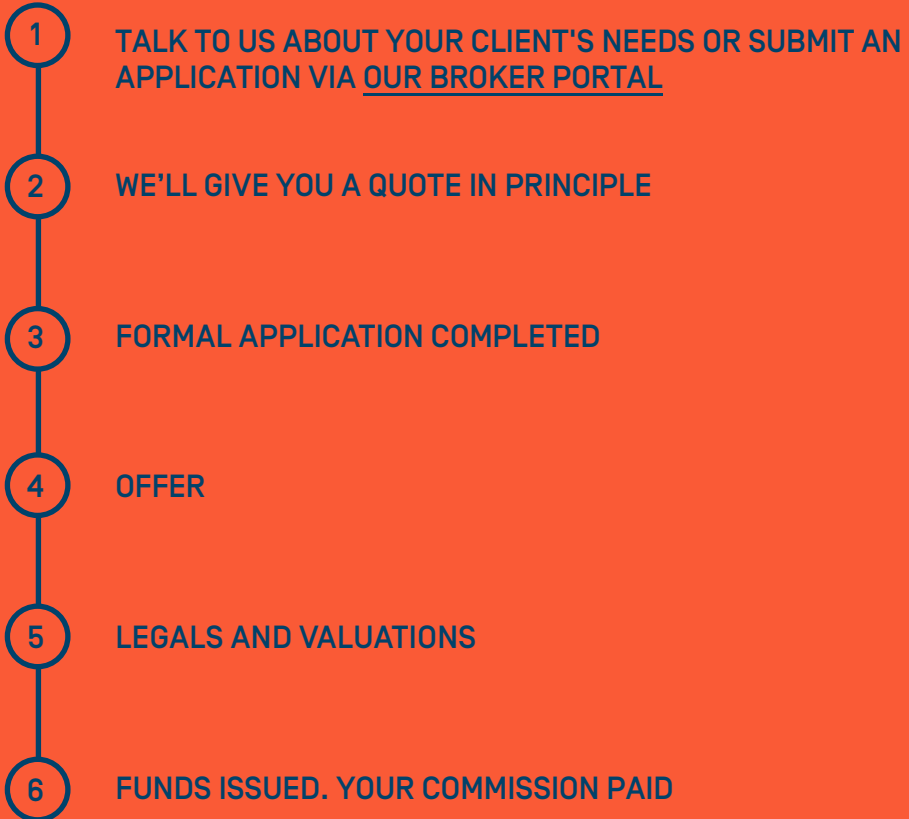
REFURBISHMENT CRITERIA

LOAN SIZE	£100,000 - £2.5m
LOAN TERM	1 month - 18 months
LTV	Up to 75%
LOCATIONS	England, Wales and Scotland
INTEREST	From 0.79% per month (can be retained or serviced)

Valuation and conveyancing fees are payable

AGREEMENT FEE	2% of the loan
REQUIREMENTS	<ul style="list-style-type: none">• Must be able to evidence one previously completed and successfully sold / refinanced project• Must be a completed asset
EXIT FEE	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

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ultimatefinance.co.uk



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