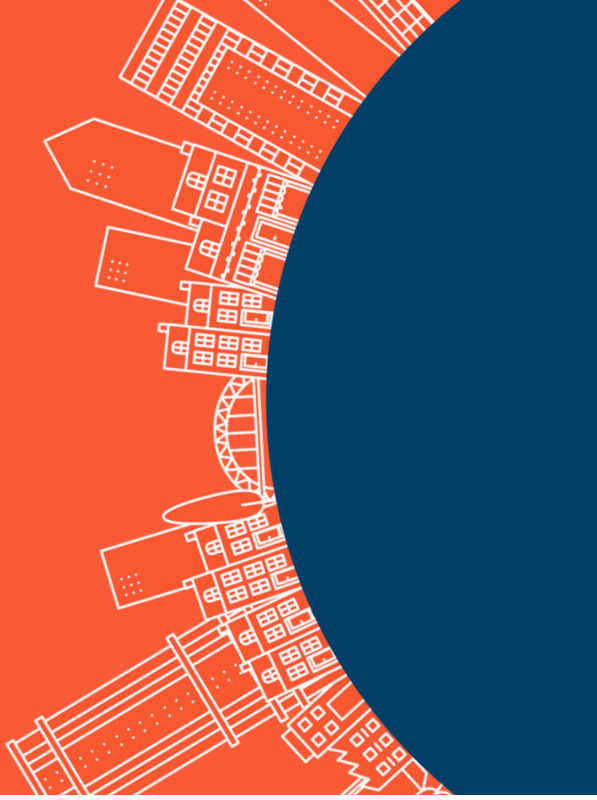
Optimise Bridging Loan

An Optimise Bridging loan is a practical funding solution for experienced property investors looking to borrow between £100k and £4m for residential properties where speed is critical.

Optimise uses an online, streamlined application and underwriting process, with instant valuations to support quick, data-driven decisions.



Product Criteria

Loan Size	**Optimise** - £100k - £750k (max loan size outside of Greater London is £500k) **Optimise Portfolio** – £100k - £4m
Term Length	1-18 months
Loan to Value	Up to 75% (ability to go up to 85% for certain refurb projects)
Valuation Method	AVM report or Desktop valuation report
Rates	From 0.79%
Fees	2% arrangement fee
Title Insurance	Perfect Title insurance can be used in all cases

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Optimise Standard

- From £100k to £750k (Maximum loan size outside of Greater London is £500k)
- Term from 1 to 18 months
- Rates from 0.84% PCM up to 70% Gross LTV, 0.89% PCM up to 75% Gross LTV, 0.99% PCM for borrower funded refurbishment, 1.04% PCM up to 90% LTPP BMV
- Gross LTV based on confidence level of AVM
- Valuation via AVM report or Desktop valuation report

Desktop Valuation required for

- Gross LTV above 70%
- Bungalows, barn conversions and small MUFBS
- Refurbishments
- BMV transactions with a confidence score below 6

- Perfect Title insurance can be used in all cases to speed up completion times

Optimise Refurbishment

- From £100k to £750k (Maximum loan size outside of Greater London is £500k)
- Term from 1 to 18 months
- Pricing from 0.84% PCM
- Up to £50k of refurbishment funds released upfront
- 85% day 1 LTV
- Desktop valuation only

Works can include

- Plastering
- Decoration
- Flooring
- Landscaping
- New Kitchen
- New Bathroom
- Re-wire
- Heating system

Optimise Portfolio

Designed to support developers with portfolio purchases up to £4m, using the same streamlined online application and underwriting process as standard Optimise for maximum speed and efficiency, with facilities up to £4m where portfolios complete simultaneously.

Standard Purchase

- Loans from £100k - £4m
- Maximum lend per property is £500k or £750k in Greater London
- Standard Optimise pricing applies
- Up to 75% LTV on Open Market Value (OMV)
- 100% AVM or desktop valuation
- All properties to be purchased simultaneously
- Must be a homeowner or hold a portfolio
- Subject to net worth and experience criteria

Below Market Value Purchase

- Loans from £100k - £4m
- Maximum lend per property is £500k or £750k in Greater London
- Standard Optimise pricing applies
- Up to 90% LTPP
- Up to 100% AVM or desktop valuation
- All properties to be purchased simultaneously
- Must own 3 investment properties and have a net worth of 50% of the net loan. If this is not met, we can look at a hybrid Desktop+/Red Book approach

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Pricing

LTV	Residential	BMV <90%
<60%	0.79%	0.99%
<65%	0.79%	0.99%
<70%	0.84%	0.99%
<75%	0.89%	1.04%
+0.05% if works required	+0.05% if works required	+0.05% if works required

Optimise Deals in Action

Purchase £180k

- Purchase of a small MUFB
- Light touch refurbishment
- Property to be exited via term finance and added to their portfolio
- £180k
- 75% LTV
- Desktop valuation and Perfect Title used

Dev. Exit £200k

- Dev exit of 8, 2 storey new build properties
- Exit will be via sale of one unit
- £200k
- 10.29% LTV
- Desktop valuation

Portfolio BMV £306k

- Multi property BMV purchase
- £25k refurb to be complete on property
- BTL refinance once complete
- 90% LTPP
- £306k
- 75% LTV
- Desktop valuation and Perfect Title used

BMV Purchase £141k

- BMV purchase of 4 unit MUFB
- BTL Refinance for exit
- 90% LTTP
- £141k
- 75% LTV
- Desktop valuation used

Portfolio Purchase £1.2m

- 8 property portfolio purchase
- £1.2m
- 84% net loan to purchase price
- Perfect title used
- 100% of portfolio valued via a desktop valuation

Portfolio Purchase £983k

- 27 property portfolio
- £983k
- 91% net loan to purchase price
- Perfect title used
- 24 properties valued via Desktop – 3 full valuations

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Frequently Asked Questions

How much can be accessed with an Optimise Bridging Loan?

This product is for loans between £100k and £4m. The Maximum lend per property is £500k or £750k in Greater London.

What is Optimise – Portfolio Purchase?

It's an Optimise variant designed to help developers fund portfolio purchases up to £4m, using the same streamlined online application and underwriting process as standard Optimise.

How is this different to standard Optimise?

Standard Optimise typically caps at £750k (£500k outside Greater London). With Optimise – Portfolio Purchase, if the portfolio completes simultaneously, we can support total facilities of up to £4m—subject to a maximum of £500k per property outside London, or £750k per property within London.

Is this suitable for single-property purchases above £750k?

This variant is specifically for **portfolio purchases**. If it's not a portfolio completing simultaneously, standard Optimise limits will apply.

With the Refurbishment product are there any works that are excluded?

Yes, anything that would be deemed structural, including extensions & roof works, and anything where planning is required

Is there a maximum LTGDV that you would consider?

Yes, our maximum LTGDV is capped at 70%

Will Ultimate Finance fund 100% of the purchase plus 100% of the costs for the refurbishment?

No, our maximum Loan to cost is 90%, meaning that the borrower will need to put in 10% of the purchase funds with any Optimise refurbishment

Are there any Asset types that are excluded with the Refurbishment product?

The Optimise refurbishment product is for residential assets only, we won't fund against larger HMO's, new build developments, or Assets with a value of £1m or more.

Do you employ a PMS to monitor these refurbishments?

No, as the funds are all released at completion, we monitor via completion certification and landmark dates in line with the schedule of works provided by the borrower

What's the maximum LTV?

We can lend up to 75% LTV, however if you require us to restrict to just an AVM for the property valuation then the loan will be limited to 70% LTV. For all >70% facilities we will require a Desktop valuation report.

What is the difference between an AVM and Desktop plus report?

An AVM is an instant valuation report using various data sets, reviewing comparable information in the local area to produce the valuation report. A Desktop valuation is a report performed by a qualified surveyor, who will review the property details and comparable information to produce the report, this can take 48hrs. (Please note Desktop valuations are not available in Scotland).

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What information is required for a Desktop valuation?

- Full property address and purchase price (if applicable)
- Historical purchase price if a refurbishment or dev exit transaction
- Floor plan if available, if not number of floors and square footage
- Number of bedrooms
- Condition of property
- If any works to be completed, will need an SOW
- Photos/video walk around or listing links
- Details of planning
- Tenure
- HMO details (if applicable)

How quickly can I expect to get a decision on my case?

Subject to completion of our online application form and provision of any information we specifically request, we anticipate a decision on your case within 24hrs of receipt of the information.

What happens if the confidence score of the AVM is <4?

We can still proceed with the application; however, we would have to revert to a full RICS redbook valuation report

What if the borrower wants to fund the refurbishment themselves?

Refurbishment schedules can be considered for plastering, cosmetic upgrades, flooring, landscaping works, new kitchens and bathrooms, rewiring and new heating systems. The borrower must be able to evidence the full funding to complete the refurbishment schedule including a 10% contingency fund. For larger refurbishment projects such such as >4 months completion, structural nature, requiring local authority or building regulation sign offs, we would look for you to apply for one of our refurbishment products

Are there any property types that are excluded from an Optimise Bridging Loan?

Yes, due to their nature an Optimise Loan cannot be used for listed buildings, developments completed within the past 2 years, sub 30 sqm properties, HMO's, large MUFBS, commercial, semi-commercial properties or land. If the property is one of the types we mention here, we do however have alternative bridging loans that may be suitable.

When would you consider BMV transactions?

There must be a legitimate reason for a BMV transaction to be eligible such as option agreements, probate, and auction and fire sale. The property must not have been on the market for more than three months and subject to a maximum net loan to purchase price of 90%. The AVM must achieve a confidence score of >6 and anything below this score or higher than a 70% LTV, must be valued via a desktop valuation report.

What is Perfect Title?

Perfect Title is an insurance policy which we can use and helps speed up the legal due diligence process. However, it is important to understand that this policy only protects Ultimate Finance, and it does not provide the borrower with any cover in the event that issues relating to the title of the property are later discovered. If you need more information on Perfect Title please speak to your Regional Director.

Got a client who needs to move fast? Let's talk.
Visit **ultimatefinance.co.uk/bridging-finance** or give the team a call on **0800 121 7757.**

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