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| <b>Geographical availability</b> | England & Wales   |
| <b>Monthly Rate</b>              | From 1.25% per month  |
| <b>Facility Fee</b>              | 1%  |
| <b>Introducers Proc Fee</b>      | % set at Intermediary's discretion if applicable  |
| <b>Minimum Loan</b>              | £25,000   |
| <b>Maximum Loan</b>              | £500,000  |
| <b>Maximum LTV</b>               | Up to 70% of Open Market Value  |
| <b>Maximum LTP</b>               | Up to 85%   |
| <b>Minimum / Maximum term</b>    | 1 – 12 months   |
| <b>Exit Fee</b>                  | Nil   |
| <b>Administration Fee</b>        | £250  |
| <b>Valuation Fees</b>            | From £250 + VAT   |
| <b>Legal Fees</b>                | From £500 + Vat + Disbursements   |
| <b>Criteria</b>                  | <ul style="list-style-type: none"> <li>• First Charges only – will use second charges for additional security as required.</li> <li>• Residential Investment Property only – no owner occupied lending.</li> <li>• Previous adverse considered on case by case basis.</li> </ul>  |
| <b>Product Features</b>          | <ul style="list-style-type: none"> <li>• Interest calculated on daily basis.</li> <li>• No extension fees</li> <li>• No exit fees.</li> </ul>   |
| <b>Underwriting Requirements</b> | <ul style="list-style-type: none"> <li>• Completed &amp; signed application form.</li> <li>• Asset &amp; Liability Statement – inc. evidence.</li> <li>• Certified Passport and two utility bills per applicant.</li> <li>• Valuation addressed to BFS</li> <li>• Where interest is not retained for 6 months – proof of income required in form of 3 months original bank statements.</li> <li>• Company Applicants – debenture, personal guarantees for shareholders with &gt;20% shares.</li> <li>• Buildings Insurance cover on completion.</li> <li>• Acceptable means of Re-finance / Sale</li> </ul> |

### Notes

1. Loan to Purchase Price for Discounted Transactions. The lower of LTV/LTP will be used.
2. Minimum of 1 month interest will be charged.
3. Surveyor to be on BFS panel which is available on request. Fees paid direct to surveyor.
4. Undertaking for legal fees required from borrowers solicitor.
5. Fees deducted from gross loan advance.
6. Tenure – Leasehold properties require 35 years remaining at end of loan term.
7. Home Owner Borrowers. Minimum age 18 and maximum age 65.
8. The following property is not acceptable security: a. Concrete Construction; b. 100% Timber Construction; c. Steel frame construction; d. Right to Buy; e. Flats above food premises with A3 use or adjacent; f. Houses in Multiple Occupation; g. Holiday Lets; h. Occupancy restrictions eg. Retirement flats; i. Property less than 10 years old without NHBC / Zurich Municipal Guarantees or architects certificate; j. Not wholly owned by borrower i.e. shared ownership; k. Development schemes requiring phased QS draw-downs; l. Freehold flats or maisonettes; m. Flats with more than 4 units in 1 block; n. Unacceptable security as determined by appointed surveyor e.g. Structural issues.
9. We do not permit refinances on properties that already have loans from other bridging loan providers secured on them.

### How to Apply

Complete the enquiry form at [www.bridgingfinance-solutions.co.uk](http://www.bridgingfinance-solutions.co.uk). We will provide you with an Agreement in Principle and loan terms or contact you for further information. Please do not hesitate to contact us should you wish to discuss a particular proposition.