

Overview

We're on hand if a client urgently requires finance, or they may have long-term refinancing in place, but need more time before their other lender is ready including providing a loan. 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
LTV	0 - 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	75%
Regulated rate	0.45%	0.50%	0.54%	0.59%	0.64%	N/A
Unregulated rate	0.55%					0.65%

	£1m plus loans	
Regulated rate	Priced on application	
Unregulated rate	N/A	

Fast Track service available*:

- AVM
- Loans £150,000 - £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.

*Subject to application.

When can we carry out an AVM?

✓ Criteria

Regulated and Unregulated bridging
Confidence level 5 and above (out of 7)
Houses, bungalows and flats not within a block
Open market purchase or refinance
England and Wales
Residential only
New build houses showing on Land Registry and purchased 2+ years ago

✗ Not permitted

Uninhabitable properties
Not of standard construction (including barn conversion)
Listed properties
HMO/Holiday lets
Semi-Commercial properties
Properties adjacent to commercial premises
Properties with >2 acres of land

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

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