

# Residential Bridging Loans

octopus real estate  
A brighter way

## Overview

We're on hand if clients urgently require finance, or if they have long-term refinancing in place but need more time before their other lender is ready. 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.

### £100k – £1m

LTV	0 – 50%	50.01 – 55%	55.01 – 60%	60.01 – 65%	65.01 – 70%
Regulated rate	0.45%	0.45%	0.65%	0.70%	N/A
Unregulated rate	0.55%	0.60%	0.65%	0.70%	0.75%

### Fast Track service available\*:

- AVM
- Loans £100,000 – £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?

- Regulated and Unregulated bridging
- Up to 70% LTV per security
- Houses, Bungalows and Flats only
- Open market purchase or refinance
- England and Wales
- Sales particulars to have been provided on purchases

## Why use ORE bridging?

- Purchasing a property quickly
- Complete light refurbishments
- Development exits
- Chain break, incl. downsizing or upsizing
- Complex ownership structures
- Flexibility on security types i.e. Semi-Commercial, HMO and MUFB flats

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

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