

PRODUCT GUIDE

Residential Bridging Products (unregulated)

Standard Bridge

...for when things are simple



Loan size	£100k – £3m
Term	3 - 18 months
Borrower-type	<ul style="list-style-type: none"> - UK nationals/residents - Straightforward UK SPV owned by UK nationals/residents
Security-type	<ul style="list-style-type: none"> - Habitable residential investment property - Certain restrictions apply re building-types
Location	- Great Britain & Northern Ireland
Can be used for	<ul style="list-style-type: none"> - Auction purchases - BTL purchases - Equity release - Light refurbishment - HMOs

Specialist Bridge

...for when things are more complicated



Loan size	£100k – £25m
Term	3 - 36 months
Borrower-type	<ul style="list-style-type: none"> - Foreign nationals - Complex corporate entities - Onshore/offshore structures
Security-type	- Residential investment property
Location	- Great Britain & Northern Ireland
Can be used for	<ul style="list-style-type: none"> - Complex structures - High value single units - Portfolio transactions

Commercial Bridging Products

Complex Commercial



Loan size	£1M – £25M
Term	3 - 36 months
Borrower-type	<ul style="list-style-type: none"> - Private individuals - Foreign Nationals - Onshore and offshore SPVs
Security-type	<ul style="list-style-type: none"> - Offices - Warehouses & Industrial - Mixed use - Retail - Leisure assets such as hotels and pubs - Specialist assets such as care homes
Location	- Great Britain and Northern Ireland

We consider

- Quick acquisitions and deals which don't fit into owner occupier or investment
- Sites that require the implementation of an asset management strategy before being refinanced or sold
- No early repayment penalties

Commercial Investment Bridge



Loan size	£100K – £25M
Term	3 - 36 months
Borrower-type	<ul style="list-style-type: none"> - Private individuals - Foreign Nationals - Onshore and offshore SPVs
Security-type	<ul style="list-style-type: none"> - Offices - Warehouses & Industrial - Mixed use - Retail - Leisure assets such as hotels and pubs - Specialist assets such as care homes
Location	- Great Britain and Northern Ireland

We consider

- Lending against investment properties where the tenants are on short leases
- Low WAULT scenarios and vacant properties.
- First time commercial landlords
- No early repayment penalties

Projection Led Commercial Bridge



Loan size	£100K – £25M
Term	3 - 36 months
Borrower-type	<ul style="list-style-type: none"> - Private individuals - Foreign Nationals - Onshore and offshore SPVs
Security-type	<ul style="list-style-type: none"> - Offices - Warehouses & Industrial - Mixed use - Retail - Leisure assets such as hotels and pubs - Specialist assets such as care homes
Location	- Great Britain and Northern Ireland

We consider

- Lending to start-ups - we can lend against forecasts so no trading history is required
- A wide range of sectors from light industrial to hospitality and care homes
- No early repayment penalties