

Bridging Finance Matrix

	LTV	Term	Loan Size	Loan Type	Historic Adverse	Exit fee or ERCs	Location	Lending Purposes	Repayment Type	Arrangement Fee
Affirmative	75% (100% with additional security)	No min - 18 months	£10k - £5m	Regulated Non-regulated	No adverse on regulated Some adverse on non-regulated	No ERCs	England, Wales Scotland	Residential, commercial, refurbs, auction finance, self-build, developments, tax resolution, unmortgageable, barn conversions	Paid monthly, retained	2.0%
Alternative Bridging	75% Residential 70% Development	3 - 15 months (bridging) 3 - 24 months (development)	£100k - £20m (bridging) £500k - £20m (development)	Regulated Non-regulated	All types of credit considered	No exit fees or ERCs (bridging) Exit fees apply to developments (min 3 month term)	England, Wales, Scotland (bridging) England, Wales (development)	Residential, commercial, refurbs, auction finance, self-build, developments, tax resolution, unmortgageable, barn conversions	Retained, serviced (non-regulated) Rolled up (development)	2.0%
Big Property Finance	75% Residential 65% 2nd charge residential 70% Commercial	1 - 18 months	£50k - £5m (residential) £50k - £2m (commercial)	Non-regulated	All types of credit considered	No ERCs No exit fees	England	Residential, commercial, refurbs, auction finance, developments	Rolled up	1%
Bridging Finance Solutions	70%	1 - 12 months (bridging) 1 - 18 months (development)	£25k - £2.5m	Regulated Non-regulated	All types of credit considered	No exit fees No ERCs (min 3 month term)	England, Wales, Scotland - selected postcodes	Residential, refurbs, developments, auction finance	Retained, serviced	1%
Castle Trust	75%	1 - 24 months	£15k - £25m	Non-regulated	All types of credit considered	ERCS (selected products)	England, Wales	Investments, refurbs, holiday lets, second charge bridge	Rolled up, serviced	2.25%
Funding 365	75% (100% with additional security)	3 - 12 months	£100k - £5m+	Non-regulated	All types of credit considered	None	England, Wales	Residential, commercial, refurbs, auction finance, short lease residential	Deducted, serviced, part-serviced	2%
Interbay Commercial	75%	1 - 18 months	£100k - £5m (refer to Ingard for more)	Non-regulated	Considered on case by case basis	No exit fee No ERCs (min 1 month term)	England, Wales	BTL refurbs, HMO refurbs, commercial, semi-commercial, release of equity, developer exit	Rolled up	2%
Lendinvest	75%	1 - 24 months	£75k - £7.5m (refer to Ingard for more)	Non-regulated	Bankruptcy/ IVA >3 years, all CCJs satisfied and <£5k, max 1 mortgage/ secured loan arrear in last 3 years	No exit fees No ERCs	England, Wales, Scotland	Residential, commercial, refurbs, auction finance, developments, land	Retained, serviced (bridging) staged (refurbs or developments)	2%
Masthaven	70%	1 - 18 months	£100k - £5m	Regulated Non-regulated	All types of credit considered	No exit fees No ERCs	England, Wales, Scotland	Residential, commercial, refurbs, investments, short lease residential, second charge bridge	Rolled up	2%
Mercantile Trust	75% Buy to let 60% Commercial	1 - 12 months	£25k - £1m	Non-regulated	None in the last 12 months	No exit fees No ERCs	England, Wales, Scotland	Residential, commercial, refurbs, investments, second charge bridge	Rolled up, serviced	2% - 3%
Mint Bridging	75%	1 - 18 months	£100k - £5m	Non-regulated	All types of credit considered, CCJs must be satisfied and <£5k	Lender fee from 0% (dependent on product) No ERCs	England, Wales	Residential, commercial, developments, refurbs, auction finance	Deducted, serviced	2%
MTF	70%	3 - 24 months	£100k - £5m	Non-regulated	All types of credit considered	No exit fees No ERCs	England	Residential, commercial, semi-commercial, refurbs, auction finance, limited companies, capital raising	Paid monthly, retained, part-serviced	2%
Oakbridge	65% 1st charge 50% 2nd charge in aggregate	1-12 months (can be extended)	£100K -£5m	Regulated Non-regulated	Some adverse considered (refer to Ingard)	No exit fees No ERCs (min term of 1 month)	England, Wales, Scotland (residential only)	Residential - inc downsize ahead of sale (no age limit), ex pats, divorce, inheritance tax, Power of Attorney, refurbs, tax resolution, care home costs	Rolled up	1% - 1.5%
Octopus	65% Regulated 70% Non-regulated	1 - 23 months	From £50k - all loan sizes considered	Regulated Non-regulated	All types of credit considered	No exit fees No ERCs (on most products)	England	Residential, bridge to let, investments, refurbs	Retained, serviced	2%
Peninsula Finance	70% Residential 65% Commercial	1 - 36 months	£25k - £750k	Regulated Non-regulated	All types of credit considered	None after 50% of chosen loan term	England, Wales Scotland	Residential, business refurbs, investment refurbs	Rolled up	2% (minimum of £1k)
Precise Mortgages	70% Regulated 75% Non-regulated	1 - 18 months	£50k - no max	Regulated Non-regulated	Some adverse considered (refer to Ingard)	No exit fees No ERCs	England, Wales Scotland - selected postcodes	Residential, investment, refurbs, unmortgageable	Paid monthly, rolled up	2% or £0 (selected products)
Roma Finance	75% (100% with additional security)	3 - 12 months	£30k - £1m	Non-regulated	All types of credit considered, CCJs must be <£5k satisfied	From £0 (dependent on product)	England, Wales	Residential, commercial, industrial, refurbs, auction finance, developments, unmortgageable	Retained, serviced (bridging) rolled up, staged (development)	2%
Shawbrook	70% Regulated 75% Non-regulated	No min - 24 months	£50k - £15m (refer to Ingard for more)	Regulated Non-regulated	Some adverse considered >24 months	No exit fees (non-regulated) No ERCs (regulated)	England, Wales, Scotland	Residential, investments, commercial, refurbs, developments, unmortgageable	Retained, serviced	1.95%
Together	70% Regulated 75% Non-regulated (100% with additional security)	3 - 24 months	£10k - £2.5m	Regulated Non-regulated	All types of credit considered	Exit fees (selected products) ERCs from 0%	England, Wales, Scotland	Residential, commercial, refurbs, auction finance, investments, unmortgageable	Paid monthly, rolled up, stage payments	2% (min dependent on product)
True Bridging	80%	3 - 12 months	£50k - £15m (refer to Ingard for more)	Non-regulated	All types of credit considered	No exit fees No ERCs (Min term 3 months)	England, Wales	Residential, investments, commercial, refurbs, re-bridge, bridge to let	Rolled up	2%
UTB	70%	No min - 36 months	£75k - £10m+	Regulated Non-regulated	All types of credit considered	Interest for repayment in the first month, £0 thereafter	England, Wales	Residential, refurbs	Rolled up, serviced	2%