## INTERMEDIARY LENDING GUIDE 2021 (Q3)



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## CRITERIA

## **Complex** Circumstances

- Meeting transaction deadlines
- HMO residential
- Transferring from individual to company
- Capital raise
- Replacing existing finance
- Re -bridges
- Non-renewal from existing lender
- Business cash flow
- Short term working capital
- Purchase a company that owns a property
- Multiple properties

## **Special** Circumstances

- Broken chains
- Gifted deposits
- Probate / executors
- PEPS considered
- Tax, liabilities, IHT, CGT, VAT
- Divorce settlements
- Default
- Annulment of bankruptcy
- Discharging adverse credit
- Exiting IVAs
- Repairing CCJ
- Missed mortgage

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## APPLICANT

- Individuals
- Self-employed
- Limited company
- LLPs
- SPVs
- Foreign Nationals
- Offshore & Trusts
- Complex structures
- Age 21- 85

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## LOCATION

- London
- Home Counties
- Southeast
- Midlands
- Wales
- North England

## NATIONALITY

- All UK
- All EEA Nationals
- Foreign Nationals
- All countries except sanctioned states



### INTEREST PAYMENT

- Fully Retained
- Part retained & Serviced monthly
- Serviced monthly

Fast, flexible, bespoke bridging loans, tailored for each individual deal

## **BRIDGING LOAN RATES**

Property Type	Residential Investment/BTL Single Property		Residential Investment / BTL Portfolio	Developer Exit Bridge ( Multiple Units )	Permitted Development Bridge	Light Development Finance	Commercial	Semi- Commercial	Residential / BTL /Commercial & Semi- Commercial
Charge Type	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	2nd Charge
Maximum LTV	75%	75%	75%	75%	75%	75%	75%	75%	70%
Minimum Loan Amount	£100,000	£1.5m	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000
Maximum Loan Amount	£1.5m	£20m	£30m	£30m	£20m	£10m	£10m	£10m	£5m
Minimum Term	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months
Maximum Term	21 Months	21 Months	24 Months	24 Months	21 Months	21 Months	21 Months	21 Months	21 Months
<b>Arrangement</b> Fee (from)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Introducers Fee (from)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Exit Fee	Nil	Nil	Nil	ΡΟΑ	ΡΟΑ	ΡΟΑ	Nil	Nil	Nil
Rates for 50% LTV (pm)	0.59%	0.59%	0.69%	0.69%	0.69%	0.75%	0.89%	0.89%	0.99%
Rates for 60% LTV (pm)	0.65%	0.75%	0.79%	0.79%	0.79%	0.85%	0.99%	0.99%	1.15%
Rates for 70% LTV (pm)	0.70%	0.85%	0.89%	0.89%	0.89%	0.95%	1.05%	1.05%	1.25%
Rates for 75% LTV (pm)	0.75%	0.95%	0.99%	0.99%	0.99%	1.05%	1.15%	1.15%	N/A

## Maximum Loan To Value is based on Open Market Value & 180 day Value

Flexibility to match your requirements:

Call us to discuss on +44 (0)20 7060 1234

This document is for professional intermediaries only and is not to be shown to potential clients. All rates are indicative and subject to change to be re-priced based upon individual circumstances.

No admin fees.

Commitment fee refunded on drawdown.

## **USING A BRIDGING LOAN**

## Trust and transparency from the start

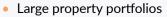
## **Residential & Buy To Let Bridging**

- Simple residential investment
- Acquisition to BTL
- First-time landlords
- Refinance to let
- Refinance portfolios
- BTL properties
- New build houses & flats
- Newly converted flats
- Freehold and leasehold
- Company-owned residential properties
- Ex-local authority
- Multiple leasehold portfolios

- Standard construction, bungalows, ex-council, maisonettes
- Light / medium residential refurbishments
- Light development to purchase or refinance with intent to let or remortgage
- Acquiring from receiver
- Buying at auction
- Leasehold > 30 years
- HMO

### Large Loans

- Finance for luxury property
- Single high value Residential / Commercial
- Borrow up to £30M



- Refinance to consolidate portfolios
- Block of buildings
- Multiple flats





## **Development Exit**

- From 4 units 100 units
- For small or large residential developments
- Pay off existing development finance
- Raise finance on a completed development project

#### Flexible additional time to sell the properties

- Waiting for long term re-finance
- Bridge the gap between completion and mortgage

## **Auction Bridging**

- Pre-approved funding available before auctions
- Fast finance to meet auction purchase deadlines
- Refurbishment finance available for an auction purchase
- Finance for residential, commercial or semi-commercial property



## **Commercial & Semi-Commercial Bridging**

#### **Acquisition of Commercial Property**

- Permitted developments
- Planning into residential
- Office space serviced offices & office blocks
- Warehouses & light industrial
- Barns & outbuildings

#### Care homes, Hotels, B&B (B&M value)

Trading businesses

#### **D1** Commercial

- Student lets
- Student accommodation blocks
- HMO

- Light industrial units
- Commercial investment property

#### **Mixed Portfolio Commercial**

- Acquiring from the receiver
- Freehold & leasehold
- Acquisition of semi-commercial
- Shops with flats above
- Multi leasehold with flats above
- Semi-commercial investment property
- Freehold student lets with retail units below
- Freehold trading business with flats

## Refurbishment, Conversion & Light-Development Bridging

- Refurbishment projects / upgrades
- Renovations
- Light developments
- Planning permission required
- Planning permission applied
- Short leases > 30 years
- Extensions
- For applicants wishing to purchase or refinance semi-commercial / commercial property





### **Overseas Bridging**

- Foreign Nationals
- Expats
- Offshore individuals
- UK asset to overseas buyer
- Offshore companies
  - Complex overseas structures

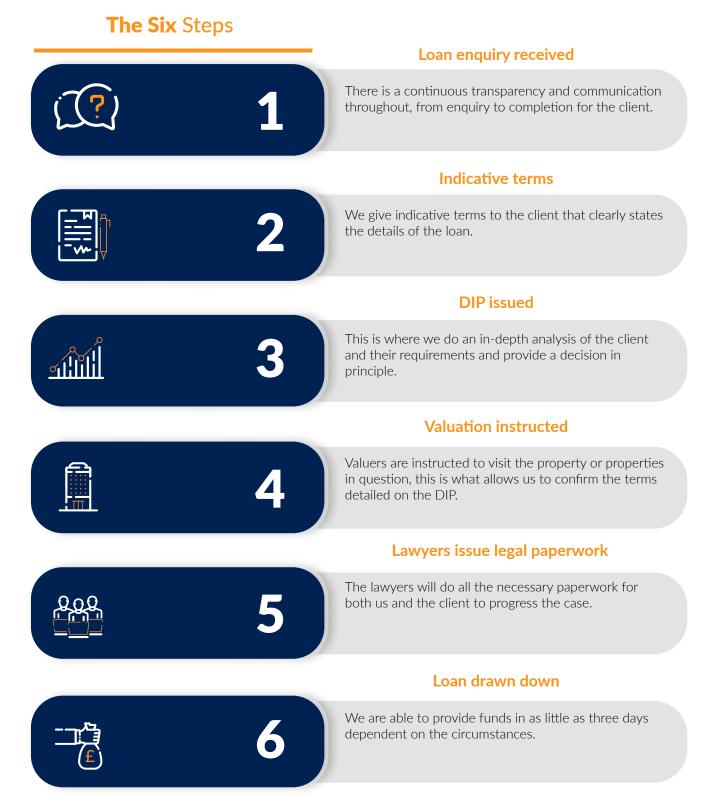


## **OUR PROCESS**

## What is a Bridging Loan?

A bridging loan is a form of short-term finance, designed to help individuals take advantage of investment opportunities quickly, or overcome a funding gap.

Funding is made available against the value of an existing or acquiring property, allowing clients to capitalise on time sensitive opportunities without having to endure the lengthy application process put in place by most mainstream lenders.



## **HOW MFS OPERATES**

## Why Work With Us?

We focus on building long-term relationships with our intermediaries. As such, we offer inbuilt introducer incentives for both new and repeat clients, for the life of the relationship. We do not forget where our success lies – and that is with you, the intermediary.

We provide fast, bespoke bridging loans to ensure that your clients have a fit-for-purpose solution to any funding requirement. You speak directly to the underwriter dealing with the case, meaning that you can discuss the characteristics of the case directly, and be confident that you are always up to date on the progress of the case.

We assess each enquiry on a case by case basis, as we look at deals on their individual merits. There are no tick box exercises here.

Trust and transparency are our core beliefs, and as such, we have built many longstanding relationships with our intermediary base who use us as their preferred lender for new opportunities. This is because of our quality service, and our integrity. As we complete our underwriting process at the front end, you can be sure that when we say yes, we mean yes.



### In Providing A Decision Inhouse funds available today

SPEED



### TRANSPARENCY

From The Outset when we say yes, we really mean yes!



Over 10 Years Lending Experience knowledgeable Lending Managers consistently on hand

refinance.



## **FLEXIBILITY**

Tailored To The



### SIMPLICITY **Of Application**

Process regardless of how complex the client's circumstances are

## **EXPERTISE**

The Benefits Of

**ACCESS TO FAST FUNDING** 

Working With Us

avoid property chains – time sensitive

**OFFERS THE PERFECT FINANCIAL PRODUCT** 

renovate – refurbish to a standard for long term

deals – auctions – repossessions.



Borrower bespoke lending to secure bridging with minimal fuss

## **PROPERTY INVESTORS CAN CAPITALISE DEALS** FAST

high return opportunities - access funds fast for conversions - improve value of the property.

### **RAISE MORE CAPITAL QUICKLY**

secure the debt against any existing assets - avoid missing any deadlines or bargains.

### MANAGING SHORT TERM CASH FLOW ISSUES

tax liabilities - repair adverse credit - supporting business cash flow.

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# Contact us today to arrange your fast, bespoke bridging loan:

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 • +44 (0)20 7060 1234

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Company/market-financial-solutions

## **Market Financial Solutions**

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