

INTERMEDIARY LENDING GUIDE

2021 (Q3)



BESPOKE BRIDGING LOANS MADE SIMPLE

 [mfsuk.com](https://www.mfsuk.com)

 +44 (0)20 7060 1234

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



APPLICANT

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



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

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
	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	1st Charge	2nd Charge
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
Arrangement 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	POA	POA	POA	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
- Large property portfolios
- 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.

The Six Steps



1

Loan enquiry received

There is a continuous transparency and communication throughout, from enquiry to completion for the client.



2

Indicative terms

We give indicative terms to the client that clearly states the details of the loan.



3

DIP issued

This is where we do an in-depth analysis of the client and their requirements and provide a decision in principle.



4

Valuation instructed

Valuers are instructed to visit the property or properties in question, this is what allows us to confirm the terms detailed on the DIP.



5

Lawyers issue legal paperwork

The lawyers will do all the necessary paperwork for both us and the client to progress the case.



6

Loan drawn down

We are able to provide funds in as little as three days dependent on the circumstances.

HOW MFS OPERATES

Why Work With Us?

We focus on building long-term relationships with our intermediaries. As such, we offer in-built 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.**

SPEED



In Providing
A Decision
Inhouse funds
available today

TRANSPARENCY



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

EXPERTISE



Over 10 Years
Lending Experience
knowledgeable
Lending Managers
consistently on
hand

FLEXIBILITY



Tailored To The
Borrower
bespoke lending
to secure bridging
with minimal fuss

SIMPLICITY



Of Application
Process
regardless of how
complex the client's
circumstances are

The Benefits Of Working With Us



ACCESS TO FAST FUNDING

avoid property chains – time sensitive deals – auctions – repossessions.

OFFERS THE PERFECT FINANCIAL PRODUCT

renovate – refurbish to a standard for long term refinance.

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.

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

🌐 mfsuk.com

☎ +44 (0)20 7060 1234

✉ info@mfsuk.com

🐦 [@mfsbridging](https://twitter.com/mfsbridging)

🌐 [Company/market-financial-solutions](https://www.linkedin.com/company/market-financial-solutions)

Market Financial Solutions

46 Hertford Street, Mayfair
London W1J 7DP
United Kingdom

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