



assetz
capital

Bridging product guide.

Residential, Development Exit,
Commercial Property & Land



Real world lending.

Product benefits

Assetz Capital's highly experienced team really gets bridging and can give fast approval on many types of cases.

- Competitive rates from just 0.85% per month on lower LTV transactions
- No rate increase for residential lending or commercial property - Rate table applies to all property classes i.e. generally no rate increase for commercial property or land with planning
- For purchases, to refinance existing properties or release cash for business purposes
- Can act as pre-construction finance, converting to development loan
- Whole of the UK supported
- Funding available for overseas nationals

Where your borrower's proposal falls outside of the loan terms and conditions set out in this guide, please do still email or call us with your enquiry as we are likely have attractive alternative bespoke solutions even for loans larger than £5million.

Key features

Loan size	£500k - £50m
Loan to value	Up to 70% of current market value
Applicants	Limited companies, limited liability partnerships, sole traders and partnerships
Personal guarantees	Personal guarantees required for corporate borrowers
Repayment	No early repayment charges or minimum charging period

Loan terms

Loan purpose	Purchase, refinance, development exit or release cash for business purposes
Property	Residential, commercial mixed-use properties and land for development within the UK - England, Scotland, Wales and Northern Ireland
Term	2 - 24 months
Security	First charge (and debenture for corporate borrowers)
Borrower rate	From 0.85% per month
Arrangement fee	From 2% - (Typically shared with broker)
Repayment type	Interest only, interest retained or serviced
Repairs/development	Spend of up to 10% of property value (or purchase price) permitted *

* Above 10% please ask about our flexible resi-refurb loan solution.

Terms & conditions.

Loan exit, servicing and affordability

The borrower must be able to demonstrate a realistic exit strategy

If the property is being purchased at the time of loan origination, the borrower's liquidity position is important to the underwriting decision. Proof of funds or other sources of liquidity (asset sales, personal income, etc) are needed to determine the borrower's ability to cover deposit and completion costs.

Interest will normally be retained for loan servicing for the term of the facility.

For loans where ongoing interest is serviced by the borrower, liquidity is required to support at least 3 months of interest payments.

Commercial Valuation Fees.

England only (Scotland, wales & NI by quotation only)

Commercial (Retail, Industrial, Office) / Semi - Commercial - Vacant or up to 2 tenants and / or 2 units, Large HMO (Up to 10 tenants)

Long form report

Property Value	VAS Fee exc VAT	VAS Fee inc VAT
Up to £300,000	£845	£1,014
Up to £400,000	£945	£1,134
Up to £500,000	£1,045	£1,254
Up to £600,000	£1,145	£1,374
Up to £700,000	£1,245	£1,494
Up to £800,000	£1,345	£1,614
Up to £900,000	£1,445	£1,734
Up to £1,000,000	£1,545	£1,854
£1,000,000 +	On request	On request

Please note: Commercial - Multi Unit - Please add £50 + VAT per tenant over 2 tenants.

Quotation only

A fee quotation will be required for the following categories. If you are in doubt please call the office to discuss directly:

- Desktop Valuations
- Developments / refurbishments
- Drive by Valuations
- Large HMO - over 10 tenants
- Portfolios - Commercial
- Portfolios - Residential
- Properties in Wales, Scotland & Northern Ireland
- Re-valuations
- Readdressed reports
- Re-inspections
- Residential Long Form reports that include outbuildings / land etc
- Semi Commercial (3 or more units)
- Specialist Properties (e.g. Pubs / Restaurants/ Care Homes), Trading Properties

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Contact us today.

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www.assetzcapital.co.uk/borrow/bridging-finance/

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