



assetz  
capital

# **Bridging** product guide.

Residential, Development Exit,  
Commercial Property & Land



## Product benefits

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

- Competitive rates from just 9.5% 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
- 24 hour, credit backed offers

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 - £10m
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 9.5% per annum
Arrangement fee	From 2% - (typically shared with broker)
Repayment type	Interest only, interest compounded 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 compounded 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.



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**Contact us today.**

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[https://www.assetzcapital.co.uk/property-finance/  
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