

Certainty

Quality

Tailoring

Strength

## Flexible Bridging Finance

We are able to offer tailored regulated and unregulated short term loans to individuals, companies, trusts and funds.



United Trust Bank is an award winning provider of bridging finance. Our highly experienced team is able to tailor proposals for a wide variety of scenarios including the classic bridge, downsizing, capital raising and refurbishment. Please contact the Bridging Department on 020 7190 5555 to discuss your case.

LTV	First charge regulated	First charge investment	Second charge	First charge semi commercial and commercial
<50%	0.55% pm	0.55% pm	0.75% pm	from 1.10% pm
<55%	0.60% pm	0.60% pm	0.80% pm	
<60%	0.65% pm	0.65% pm	0.85% pm	
<65%	0.69% pm	0.69% pm	0.89% pm	
<70%	0.85% pm	0.85% pm		

Light refurbishments are catered for within our standard bridging product. For more substantial property improvement projects, please see our guide for Residential Property Improvement Loans with rates from 0.75% pm.

What we lend on	We lend to	Key Terms
<ul style="list-style-type: none"> <li>Owner occupied residential</li> <li>Residential investment property</li> <li>Semi commercial</li> <li>Non-working farms</li> <li>Property portfolios</li> </ul>	<ul style="list-style-type: none"> <li>UK citizens and expatriates</li> <li>Foreign nationals</li> <li>UK companies and trusts</li> <li>Offshore companies and trusts</li> <li>SPVs</li> <li>Funds</li> <li>Executors</li> </ul>	<ul style="list-style-type: none"> <li>Regulated and unregulated</li> <li>Loan size: From £100k to £10m+</li> <li>No exit fees or redemption penalties</li> <li>Daily interest after first month</li> <li>Rolled-up interest option</li> <li>Completion fee 2% on drawdown</li> <li>Admin fee £295 on drawdown</li> <li>Valuation and legal fees at cost</li> <li>Term:                             <ul style="list-style-type: none"> <li>Regulated: up to 12 months</li> <li>Unregulated: up to 36 months</li> </ul> </li> <li>Minimum property value: £150k</li> <li>Locations: England and Wales</li> <li>Mature borrowers accepted</li> </ul>
We can also consider		
<ul style="list-style-type: none"> <li>Commercial property</li> <li>HMOs</li> <li>Ex local authority</li> <li>Land with planning</li> <li>Grade II listed</li> <li>Remote/rural residential</li> </ul>		

## Loan Examples

Enabling a property purchase to complete before a sale or refinance	Short term release of equity	Urgent site acquisition
Downsizing and often assisting mature borrowers for a new property purchase	Urgent auction purchases	Lease extension
Lending to funds, businesses and trusts to leverage property assets	Easing of temporary business cash flow issues	Lending against below market value in certain circumstances
Enabling the re-structuring of existing long term facilities	Estate lending solutions following grant of probate	Light refurbishment
Capital raising against residential and commercial property or a combination	Repayment of development funding on completion of the development	Assigned contract purchases
	Purchase of overseas property	