



# Product Guide: Commercial Bridging



Short-term loans for commercial/semi-commercial investment properties and land in England & Wales. Fund purchases, minor works or change of use, or generate short term cashflow. Short leases, adverse credit and non-status considered.

Key Terms			
Max Loan Size	£1,000,000	Loan Term	Up to 18 months
Min Loan Size	£50,000	Max Loan to Value	75%
Charge	First Charge	Arrangement Fee	2%

Monthly Rates from:			
Semi-Commercial	Mixed-Use office and retail, further selected use classes		
LTV up to:	Category A	Category B	Category C
60%	0.90%	1.00%	1.20%
65%	0.95%	1.05%	1.40%
70%	1.05%	1.20%	-
75%	1.20%	-	-

Commercial, Land	Office and retail, further selected use classes, land with planning permission		
LTV up to:	Category A	Category B	Category C
60%	1.10%	1.20%	1.35%
65%	1.15%	1.25%	1.50%
70%	1.20%	-	-

Criteria			
	Category A	Category B	Category C
Tenure	Freehold, lease >75 years	Lease <75 years	Short lease
Security	Single asset	Collateral (1 <sup>st</sup> /2 <sup>nd</sup> charge)	Complex security
Credit Profile	Good	Adverse (see policy)	Non-Status

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