



Product Guide

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BMV Bridge

Borrow against the open market value when purchasing at a discount.

Up to

100% LTTPP



Maximise leverage when securing a discount, purchasing under an option agreement, or creating value through a title split or lease extension.

Maximum Facility	£3 Million
Monthly Rate	From 0.85%
Term	Up to 18 months



Maximise Leverage



Reduce Deposit



Improve ROI

Commercial Bridge

For multiple asset classes, including retail, pubs & hotels, office space and light industrial.

Up to

70% LTV



Fast, flexible funding for a range of commercial property transactions including purchases, trading stabilisation, and interim finance for income-generating assets.

Maximum Facility £3 Million

Monthly Rate From 0.85%

Term Up to 18 months



Raise Cash



Stabilise Trading



Secure Planning

Development Exit

Maximise cashflow when developments are complete or nearing completion.

Up to

80% LTV



Unlock maximum cash as your scheme nears completion and retain up to 20% of sale proceeds as further units sell.

Maximum Facility	£3 Million
Monthly Rate	From 0.75%
Sale Proceeds	Retain up to 20%
Project Stage	Nearing practical completion



Maximise Leverage



Accelerate Cashflow



Extend Sales Period

Fast Track

Enjoy a streamlined process designed for speed from start to finish.



Complete within

48 hours

Complete auction purchases and urgent transactions in minimal time with streamlined underwriting, instant valuation, immediate legal instruction and an expedited legal process with no searches.

Maximum Facility	£1 Million
Monthly Rate	From 0.75%
Term	Up to 18 months



Instant Valuation (AVM)



Instant Legals (Deferred Fee)



Expedited Conveyancing (Title Insurance)

Finish & Exit

A flexible funding solution for part-completed projects needing additional capital.

Up to

70% LTGDV



Bespoke funding that clears existing liabilities and supports the final stages of your development.

Maximum Facility £2 Million

Monthly Rate From 0.85%

Term Up to 18 months



Part Complete Schemes



Practical Underwriting



100% Funding

Ground-Up

Flexible development finance for experienced developers and contactors delivering smaller schemes.

Up to

90% LTC



Our ground-up product is designed to optimise cash flow and deliver flexibility with regards to build programme, planning conditions, contracts and warranties.

Facility

£300,000 to £3 million

LTGDV

Up to 70%

Monthly Rate

From 0.85% (Option to part service)

Term

Up to 24 months



**No Collateral
Warranties**



**Practical
Underwriting**



**Fast
Drawdowns**

Heavy Refurb

Finance larger scale extensions and conversions involving structural works.

Up to

70% LTGDV



Our heavy refurb product is designed to optimise cash flow and deliver flexibility across build programme, planning conditions, contracts and warranties.

Maximum Facility £3 Million

Monthly Rate From 0.85%

Term Up to 18 months



No Collateral Warranties



Practical Underwriting



Fast Drawdowns

HMO Conversion

A specialist HMO product secured against commercial investment value.

Up to

75% LTGDV



Commercial Investment value

Our specialist HMO product offers maximum leverage and flexible terms to accommodate the specific planning/permitted development and licensing requirements of your project.

Maximum Facility	£3 Million
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Monthly Rate	From 0.85%
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Valuation Basis	Investment Value
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**Maximum
Leverage**



**Low Touch
Monitoring**



**Fast
Drawdowns**

Land Bridge

Fast funding to support the acquisition of land with planning.

From

0.95%



Borrow against the residual value of a consented site to secure a purchase and allow the necessary time to arrange a development finance facility.

Maximum Facility	£1 Million
LTV	Up to 55%
Term	Up to 18 months



Secure Site Quickly



Extend Project Timeline



Option to Fund Works

Light Refurb (FUNDED WORKS)

Maximise leverage on Day 1 and secure 100% funding for works.

Up to

75% LTGDV



Maximise initial borrowing and fund 100% of light refurbishment works, including kitchens, bathrooms, rewiring, plumbing, decorating and HMO conversions under Permitted Development.

Maximum Facility	£3 Million
Monthly Rate	From 0.75%
LTV (Day 1)	Up to 75%



Maximise Day 1 Leverage



Low Touch Monitoring



Fast Drawdowns

Light Refurb (SELF-FUNDED WORKS)

Maximise leverage on Day 1 and fund works from your own resources.

Up to

90% LTV



Maximise initial borrowing on projects where you self-fund light refurbishment works, including painting and decorating, plumbing and rewiring, new kitchens and bathrooms, and HMO conversions under PD.

Maximum Facility	£3 Million
Monthly Rate	From 0.85%
LTGDV	Up to 75%



Maximise Day 1 Leverage



No Monitoring Costs



Improve ROI

Medium Refurb

Finance small extensions, loft conversions or refurbishments with minor structural works.

Up to

70% LTGDV



Maximise Day 1 leverage and fund 100% of medium works, including refurbishments or conversions with minor structural works, single storey extensions and loft conversions.

Maximum Facility	£3 Million
Monthly Rate	From 0.8%
LTV (Day 1)	Up to 75%



Maximise Day 1 Leverage



Low Touch Monitoring



Fast Drawdowns

Residential Bridge

Fast, flexible funding for residential properties.

Up to

75% OMV



Our specialist team delivers fast funding using AVMs and Title Insurance across a wide range of scenarios, including urgent completions and below-market-value transactions.

Maximum Facility	£3 Million
Monthly Rate	From 0.75%
Term	Up to 18 months



Lending against OMV



AVMs & Title Insurance



Adverse Credit Considered

Second Charge

Flexible second charge and equitable charge bridging secured on residential properties.

Up to

75% LTV



Raise additional capital from your existing portfolio to support further acquisitions, finance business activities or meet short term cash flow requirements.

Maximum Facility	£1 Million
Monthly Rate	From 0.95%
Term	Up to 18 months



Raise Additional Capital



Retain Existing Mortgage



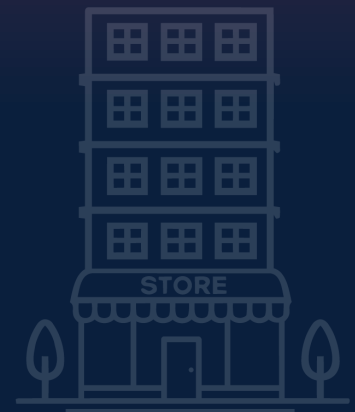
Fast Access to Funds

Semi-Commercial Bridge

Fast, flexible funding for mixed-use properties.

Up to

75% LTV



Fast, flexible funding across a broad range of semi-commercial assets, including residential with office space, retail and leisure, hospitality, care, and more.

Maximum Facility	£3 Million
Monthly Rate	From 0.75%
Term	Up to 18 months



Maximise Leverage



Practical Underwriting



Title Insurance

Stepped Rate

Enjoy a market-leading initial rate on projects expected to repay quickly.

Stepped Rate from

0.55%



Our stepped-rate product offers a low rate for the first six months, ideal for borrowers planning a fast exit and seeking exceptional short-term pricing.

Maximum Facility	£3 Million
Property Type	Residential
Exit Fee	1%



Lower Initial Rate



Early Exit Upside



Improved Project Returns

