

Bridging Finance

| | | | |
|-----------------|-----------|-----------------|----------------------------|
| Application fee | £95 | Procuration fee | 1% unless otherwise agreed |
| Minimum loan | £200k | Overpayment | Unlimited |
| Maximum loan | Up to £5M | | |

| Tier 1 | | | | Criteria |
|------------------------------|-------------------------------|----------------------------|-------------|--|
| Up to £5m Regulated loans | Monthly Variable rate** | Monthly Fixed Rate** | Product fee | Sale and refinance (offer already in place) accepted No development or refurbishment No commercial element Max two securities |
| Up to 50% LTV | 0.60% | 0.64% | 2.00% | |
| 50.01% - 60% LTV | 0.66% | 0.70% | 2.00% | |
| 60.01% - 70% LTV | 0.72% | 0.76% | 2.00% | |

| Tier 2 | | | | Criteria |
|------------------------------|-------------------------------|----------------------------|-------------|--|
| Up to £5m Regulated loans | Monthly Variable rate** | Monthly Fixed Rate** | Product fee | Tier 1 + Complex exit (e.g sale of shares/overseas assets) Light refurbishment Limited commercial use Two+ securities Complex properties (i.e. listed buildings, large acreage) |
| Up to 50% LTV | 0.66% | 0.70% | 2.00% | |
| 50.01% - 60% LTV | 0.72% | 0.76% | 2.00% | |
| 60.01% - 70% LTV | 0.78% | 0.82% | 2.00% | |

| Tier 3 | | Criteria |
|-----------|---|--|
| Up to £5m | Loans available up to 70% - please contact your BDM for bespoke pricing | Tier 2 + Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans |
| | | |
| | | |
| | | |

**** Rates are approximate with interest charged daily**

Limited Edition Bridging Finance

| | | | | | |
|------------------------------|-------------------------------|----------------------------|-------------|---|----------------------------|
| Application fee | £95 | | | Procuration fee | 1% unless otherwise agreed |
| Minimum loan | £200k | | | Overpayment | Unlimited |
| Maximum loan | £1m | | | Maximum term | 12 months |
| Tier 1 | | | | Criteria | |
| Up to £1m Regulated loans | Monthly Variable rate** | Monthly Fixed Rate** | Product fee | Regulated loans only One or two securities accepted Sale and refinance accepted Standard properties (i,e no large acreage, listed buildings, multi-units etc) No complex exit strategies (i,e overseas assets, sale of shares etc) No development or refurbishment No commercial element to security or business use of funds | |
| Up to 50% LTV | 0.58% | 0.62% | 2.00% | | |
| 50.01% - 60% LTV | 0.64% | 0.68% | 2.00% | | |
| 60.01% - 70% LTV | 0.70% | 0.74% | 2.00% | | |
| | | | | | |

**** Rates are approximate with interest charged daily**

| Valuation fees | | |
|-----------------------------------|---|---------------------------|
| All fees include VAT | Complex properties will be subject to bespoke valuation | |
| Purchase price or estimated value | Mortgage valuation | Homebuyers report plus MV |
| £200,001 - £300,000 | £300 | £550 |
| £300,001 - £400,000 | £360 | £650 |
| £400,001 - £500,000 | £405 | £750 |
| £500,001 - £600,000 | £465 | £850 |
| £600,001 - £700,000 | £555 | £950 |
| £700,001 - £800,000 | £655 | £1,050 |
| £800,001 - £900,000 | £725 | £1,150 |
| £900,001 - £1,000,000 | £855 | £1,250 |
| £1,000,001 - £1,200,000 | £905 | *Bespoke |
| £1,200,001 - £1,400,000 | £1,005 | *Bespoke |
| £1,400,001 - £1,600,000 | £1,160 | *Bespoke |
| £1,600,001 - £1,800,000 | £1,310 | *Bespoke |
| £1,800,001 - £2,000,000 | £1,495 | *Bespoke |
| £2,000,001 - £2,500,000 | £1,750 | *Bespoke |
| £2,500,001 - £3,000,000 | £1,995 | *Bespoke |
| £3,000,001 - £3,500,000 | £2,295 | *Bespoke |
| £3,500,001 - £4,000,000 | £2,575 | *Bespoke |
| £4,000,001 - £4,500,000 | £2,825 | *Bespoke |
| £4,500,001 - £5,000,000 | £3,195 | *Bespoke |
| Over £5m | *Bespoke quote at DIP | |
| | | |
| Re-inspection | £95 | |