

Bridging FCA Regulated Product Guide

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Masthaven Finance Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference number 300606.

Bridging FCA Regulated Products

	Residential	Large Loans	Specialist	Heavy Renovation
Max LTV	75% First Charge purchase 70% First Charge remortgage 65% Second Charge	70% First Charge 65% Second Charge	70% First Charge 65% Second Charge	70% of purchase price 65% of value + 100% of costs First Charge 60% of value + 100% of costs Second Charge
Max LTGDV	N / A	N / A	N / A	65% First Charge 60% Second Charge
Min Loan Amount	£50,000 *	£750,000	£50,000	£100,000
Max Loan Amount °	£2,000,000 First Charge £1,000,000 Second Charge	£3,000,000 First Charge £1,500,000 Second Charge	£2,000,000 First Charge £1,000,000 Second Charge	£1,500,000 First Charge £750,000 Second Charge
Monthly Rate	First Charge 0.84% up to 65% LTV 0.89% up to 70% LTV 0.99% up to 75% LTV Second Charge 0.99% up to 60% LTV 1.04% up to 65% LTV	First Charge 0.79% up to 60% LTV 0.84% up to 70% LTV Second Charge 0.94% up to 60% LTV 0.99% up to 65% LTV	First Charge 1.09% up to 60% LTV 1.14% up to 70% LTV Second Charge 1.14% up to 60% LTV 1.19% up to 65% LTV	First Charge 1.09% up to 60% LTV† 1.14% up to 70% LTV† Second Charge 1.14% up to 50% LTV† 1.19% up to 60% LTV†
AVM	Yes	No	By referral	No
Interest	Rolled up	Rolled up	Rolled up	Rolled up
Credit Profile	All credit profiles considered	Clean credit only	All credit profiles considered	All credit profiles considered
Works to Property	Non-structural works permitted	No works permitted	Non-structural works permitted	Structural work permitted and extensions up to 33% of current sq ft

* Loans under £100,000 will be subject to a minimum monthly rate of 0.99%

† Based on day 1 LTV

° Higher loan amounts by referral

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Key Criteria	
Location	Residential property located in England, Wales and mainland Scotland
Loan Amount	Minimum and maximum figures are based on net loan excluding fees and interest
Specialist	This product includes re-bridges, discounted property purchases, consolidation of debt with adverse credit or legal action commenced, short leases, non-standard construction and other non-standard borrowers and properties
Residency	Acceptable passport holders who are resident in the UK with indefinite leave to remain. Acceptable passports include EU countries, the Channel Islands, Switzerland, USA, Canada, Australia or New Zealand
Age Limits	Minimum age 18, maximum age 85 on completion. Masthaven may insist on independent legal advice in some cases
Second Charges	A Building Society Questionnaire completed by the first charge lender will be required. In most cases Masthaven will also require consent from the first charge lender. A Deed of Postponement may also be required if your first charge lender is obligated to make further advances
AVM	AVMs allowed for residential product at the following levels: First charge residential - £200,000 up to 65% LTV - £300,000 up to 55% LTV Second charge residential - £100,000 up to 60% LTV - £200,000 up to 50% LTV AVMs will be considered for the specialist product on referral
Property works	Residential product allows non-structural works including completing works to a property which has been extended and works have been substantially completed Home renovation product allows structural works including loft extensions and single storey extensions where the square footage is being increased by up to 33% A detailed schedule of works will be required together with builder contracts as appropriate. If applicable, planning and building regulations must be evidenced

Key Criteria	
Product Fee	2% of the Facility Amount subject to a minimum fee of £2,000
Broker Fees	Masthaven may deduct an additional broker fee from the advance and pay it to the broker. All broker fees must be stated on the offer letter
Valuation Fees	Valuation fees are payable directly to the valuer panel arranging access to the property. An indicative quote is provided upfront but is subject to valuer availability
Legal Fees	Legal fees must be paid or a solicitors undertaking received for the legal work on a case to commence unless it has been agreed they can be added to the loan. In the event of a case aborting, any legal fee refund will be after deduction of both internal and external legal plus administrative costs
Solicitors	Where borrowers require a solicitor to represent them they must be registered with Law Society and must have a minimum of two SRA-regulated principles
Term	Terms available up to 12 months subject to a minimum one month interest payable
Early Redemption Fee	None