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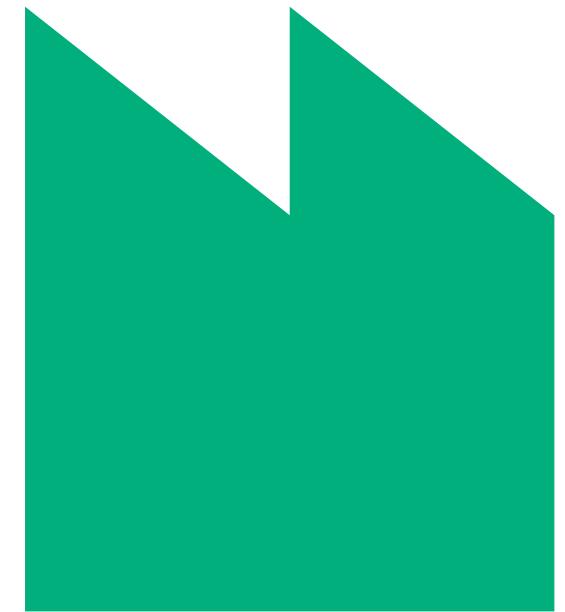
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# Bridging Product Guide Regulated

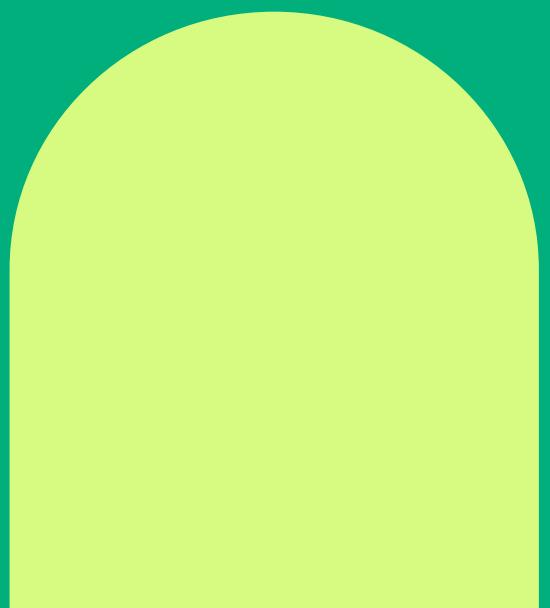
We are an institutionally  
backed lender providing  
swift, competitive short-term  
property finance, allowing  
clients to realise opportunities  
& progress developments.



# Regulated Bridge

Our regulated bridging loan enables homeowners to secure the funds needed to progress a property purchase, undertake refurbishment, or to release equity from an asset.

Max  
**75%**  
Loan to value



## Overview

£	Min loan	£250,000	↗	Interest	Rolled
£	Max loan	£2,000,000*	↗	Below market value	Up to 75% of value (and 85% of Purchase Price)
□	Min term	1 month**	↗		
□	Min term	12 months	↗	Refurb costs	1st and 2nd***

For the latest interest rates visit [Glenhawk.com](http://Glenhawk.com)

## Key factors

► General Insurance available for speedy completion	► Short form valuation reports to minimise borrower cost
► Non-structural refurbishment accepted	► 2nd charges are only considered as additional security assets up to 70% LTV
► Dual legal representation available	► Properties must be of standard construction and for residential use only
► Adverse credit considered	► Flats above commercial considered on a case by case basis
► AVMs considered up to 65% LTV****	► Joint borrower sole proprietor
► All applications must be submitted via an authorised broker/brokerage on an advisory basis	

\*Larger loans considered on referral

\*\*If loan term is 6 months or less, max LTV is 60%. If LTV is greater than 60%, min loan term is 12 months

\*\*\*Standalone 2nd charge not permitted on regulated loans

\*\*\*\* Max property value £1,000,000. Max loan size £650,000.

# General Criteria

## Applicant

- Age: 21 – 80 at maturity.
- UK & EEA Nationals with three years residential history.
- Foreign nationals and expats with a minimum of 12 months UK residency, will be considered.
- Gifted deposits accepted.
- Adverse credit considered on a case by case basis.

## Loan

- Total facility includes all interest & fees associated with the origination.
- An arrangement fee up to 2% is deducted from the loan in advance and paid at loan completion. A procuration fee may be paid to introducing brokers following completion.
- Administration fees apply: £575 for regulated loans.
- Minimum loan term is one month for regulated.
- General Insurance Fee applies: £750 for regulated loans
- Lending in England, Wales & Scotland.
- Borrowers will pay the valuation fee upfront during underwriting. Valuations must be undertaken by a valuer on Glenhawk's panel.
- Borrowers will put their solicitor in funds to cover Glenhawk's legal fee, which is provided in the form of an undertaking at the beginning of the legal process. This fee, or a proportion of it, is payable whether the loan completes or not.
- Dual legal representation available via Glenhawk's conveyancer panel.
- All interest charged on a daily rate.

## Property\*

- All standard construction types accepted.
- Property types not accepted: Freehold flats, PRC properties, high alumina cement construction, timber frame without brick skin or 100% steel or timber framed constructed properties. Listed properties unless deemed saleable and mortgageable by Glenhawk's valuer.
- Properties built within the last 10 years must have a new build warranty and building regulation inspection certificate.
- No search indemnity is considered.
- Freehold, leasehold (70+ years left on loan redemption), flying freehold (<15%) all accepted.
- Re-bridges considered on a case by case basis.

\*Must be a residential dwelling – cannot be mixed use or commercial

Regulated products distributed through FCA authorised Intermediaries only.

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Your home may be repossessed if you do not keep up repayments on your mortgage or other loans secured on it.

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**Glenhawk**



**Home of  
Ambition**