



# Bridging Loan Product Guide

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February 2026

**For Intermediaries Only**

# Unlock Faster, Smarter Valuations with AVMs

You Asked. **We Listened.**

## Key Criteria:

- > Available for regulated and unregulated bridging loans
- > Standard residential property **only**
- > First and second charges
- > Up to a maximum of 65% LTV
- > Up to a maximum property value of £750,000
- > Minimum Hometrack confidence level of 5+
- > Up to a maximum loan size of £487,500 - including cases involving multiple securities

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# Residential Property

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**Legal Charge:** 1st and 2nd charge

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**Min Loan Term:** 1 month

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**Max Loan Term:** 24 months

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**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)

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**Max Loan Amount:** £10,000,000

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	≤ 55% LTV	≤ 60% LTV	≤ 65% LTV	≤ 70% LTV
1 <sup>st</sup> Charge	0.74%	0.79%	0.83%	0.89%

	≤ 60% LTV	≤ 65% LTV
2 <sup>nd</sup> Charge	0.85%	0.90%

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

# Semi-commercial Property

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**Legal Charge:** 1st charge only

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**Min Loan Term:** 1 month

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**Max Loan Term:** 24 months

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**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)

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**Max Loan Amount:** £2,500,000

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	≤ 65% LTV	≤ 70% LTV
1 <sup>st</sup> Charge	0.89%	0.95%

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

# Commercial Property

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**Legal Charge:** 1st charge only

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**Min Loan Term:** 1 month

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**Max Loan Term:** 24 months

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**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)

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**Max Loan Amount:** £2,500,000

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	≤ 55% LTV	≤ 60% LTV	≤ 70% LTV
1 <sup>st</sup> Charge	0.85%	0.89%	0.95%

\* Maximum 65% LTV on both nurseries and healthcare properties

\*\* Please note the maximum LTV is calculated against the 180-day valuation.

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%

# Heavy Refurbishment

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**Legal Charge:** 1st charge only

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**Min Loan Term:** 1 month

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**Max Loan Term:** 24 months

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**Min Loan Amount:** £50,000

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**Max Loan Amount:** £500,000

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	≤ 65% LTV
<b>1<sup>st</sup> Charge</b>	0.99%

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%
- Cost of works available to be drawn in stages based on the increasing value
- 100% of build costs are available

## Gross Development Value:

	≤ 55% LTV	≤ 60% LTV
<b>GDV (not to exceed)</b>	50%	55%
<b>Admin Fee</b>	< 100% of costs	

# Key Criteria

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## Borrower Eligibility:

### MT Finance will accept the following:

- Borrowers ages from 21-85 years
  - LTD company/ LLPs/ non-EEA, Expats/ offshore companies
  - CCJs and arrears
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## Fees:

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£879

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## Loan Purpose:

### 1<sup>st</sup> Charge:

- Buy-to-let
- Property purchase
- Capital raise
- Time restricted transactions, including auctions
- Light refurbishment
- Heavy refurbishment
- Below market value purchases
- Lease extensions
- Refinance an existing loan
- Rebridge
- Debt consolidation

### 2<sup>nd</sup> Charge:

- Additional property purchase or deposit
- Business purposes
- Refurbishment of security or alternative property

# Regulated Bridging

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**Legal Charge:** 1st and 2nd charge

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**Min Loan Term:** 1 month

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**Max Loan Term:** 12 months

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**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05% PCM)

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**Max Loan Amount:** £2,500,000

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## Rates:

	≤ 65% LTV	≤ 70% LTV
1 <sup>st</sup> Charge	0.89%	0.95%

	≤ 60% LTV	≤ 65% LTV
2 <sup>nd</sup> Charge	0.95%	0.99%

## Key Features:

### Loans will be subject to retained interest only and:

- No early repayment or exit fees
- Procuration fees payable from 1%

# Regulated Bridging Key Criteria

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## Borrower Eligibility:

### MT Finance will accept the following:

- Borrowers ages from 21-85 years
  - Expats
  - CCJs and arrears
  - First-time landlords
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## Fees:

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£879

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## Loan Purpose:

### 1<sup>st</sup> Charge & 2<sup>nd</sup> Charge:

- Property purchase
- Capital raise
- Light refurbishment
- Heavy refurbishment
- Below market value purchases
- Time sensitive transactions
- Auction purchases
- Gifted deposits
- Pay tax bills