



United Trust Bank
Bridging Finance USPs

Our USPs:

- Residential, HMO and mixed-use security
- Interest calculated daily
- Security property located in England, Wales and mainland Scotland
- No early repayment charges
- Light and Heavy refurbishments
- LTV up to 75%
- Standalone second charge up to 70% LTV
- Automated valuations up to 65% LTV and maximum property value £2m
- Fast Track process available
- Individual, corporate and trust borrowers
- First, second and combination charges
- No age limit
- Large loans of £5m+ are considered on a referral basis
- Retrospective Warranty's accepted
- Lease extensions
- Lending to structures – (SIPPs, non-UK entities, Trusts)
- 25-year minimum lease (London) and 50-year minimum lease (outside London)
- Max 24-month loan term on non-regulated loans
- Heavy refurbishment product considered for experienced property professionals as well as inexperienced borrowers.
- Expats and Foreign Nationals considered
- Third party charge when lending to a Limited Company
- Dual representation available on regulated loans up to £1m
- Funds can go outside UK (Overseas Property Purchase)
- Below Market Value purchases – We will lend 90% NET of the purchase price or 75% of the OMV
- Construction of new build on same title with sufficient equity
- Power of Attorney (Financial)
- Grade I/II listed, non-working farms with no agricultural ties, non-standard construction and semi-commercial properties considered
- Serviced interest available on non-regulated loans

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Our Team, always on hand to help.

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