Minimum: £50,000

Maximum: £375,000

Minimum: £75,000

Maximum: £750,000

Loan size

Property value

Bridging Finance products

We are pleased to introduce our new range of Bridging Finance products using AVMs for all applications.

| Kev | features: |
|-----|-----------|
| | |

- Available for regulated and non-regulated bridging
- Standard bridging only no refurbishments
- Available up to 50% LTV (including retained interest)
- Available in England, Wales and Scotland
- Limited company applications accepted
- Additional securities accepted

| | Standard Bridging | | |
|-----|---------------------------|--------------------------|--------------|
| LTV | Net loan size >= £200,000 | Net loan size < £200,000 | Facility fee |
| 50% | 0.49% | 0.54% | 2% |

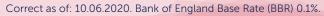
Please note, all standard AVM fees will remain applicable.

Existing pipeline cases

If you've already submitted an application which is at pre-offer stage and the property type is eligible for an AVM then we will run the AVM to see if it is successful to enable us to proceed with the application.

If you have a pre-offer pipeline application which is over 50% LTV and your customer would like to reduce their loan amount to enable switching onto a new product please contact us on 0800 116 4385 (option 2) and we'll be happy to help.





Continued overleaf

Precise Mortgages

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Bridging Finance products

Unless stated otherwise, for the time being we'll be unable to accept applications for:

- New build property or recently converted (built / converted in last 24 months)
- Properties that have never been occupied
- HMOs (including student lets)
- Multi-Unit Freehold Blocks
- Flats
- Holiday Lets
- Properties with significant land (more than 2 acres)
- Listed buildings

- Modern Methods of Construction
- Short leases (less than 85 years)
- Commercial / Semi-Commercial properties
- Properties adjacent to or above commercial premises
- Properties subject to renovation / refurbishment
- Development exits
- Further advances, retentions or stage releases

What happens next?

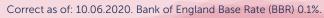
We will accept AVMs for new and existing cases which are in line with our current criteria and the new criteria listed within this document. In order to carry out an AVM, all paperwork will need to be received beforehand.

Once the AVM has been completed, it will be reviewed internally. Please note this may result in cases taking longer to progress than normal, please bear with us during this time.

Once the valuation has been reviewed by the underwriter and they are happy to proceed the case will be processed in the usual manner.

Due to the nature of AVMs, we're unable to accept any valuation challenges and the underwriter's decision will be final.





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