



BRIDGE TO LET 2021

THE OFFER

2 loan offers in 1 facility letter (1-year bridge & 1-year BTL)

1 valuation, 1 set of legals, 1 upfront underwriting process

ICR 100% (not applied to development exits) - No stress testing

0% ERC in final months to refinance onto best BTL options or sell

3 procurement fees - 1 Bridge & 1 BTL & 1 Third party Term Loan

1YR BRIDGE RATES

Product	LTV	Rates of	Drawdowns
Residential & Development exit	75%	0.69%	n/a
	70%	0.64%	
Light Refurbishment	75%	0.69%	100% of Works
	65%	0.64%	
Light Development	75%	0.74%	
	65%	0.69%	
HMO	70%	0.74%	n/a

1YR BTL RATES

Product	Max LTV	Pay Rate*	Rate
Residential & Development exit	75%	4.49%	4.99%
HMO & Standard	70%	4.99%	5.49%

* 0.5% is deferred

BTL FEES

Product transfer fee	1.00% (Inc 0.35% proc)	Deferred to redemption Paid by Aspen on BTL day 1
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ERC	Applied	Months 1-11	Final month
Development exit	BTL	1.00%	0.00%
All other products	Bridge & BTL	1.50%	0.00%

GENERAL INFO:

- Up to 75% LTV
- Bridge rates of 0.64%
- BTL rates of 4.49%
- £200k - £10m loans
- Foreign nationals accepted
- Light & Heavy works funded
- No stress testing
- Terms of 24 months
- 1st charge
- England & Wales
- Integrated legals
- OMV 180 valuations
- Access to Underwriters
- Equity funded
- Award winning lending

AWARDS & STANDARDS



TRUSTED MEMBERS OF:



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