



**United Trust Bank**  
**Bridging Finance USPs**

# Our USPs:



## **Property & Security Types**

- Residential, HMO and mixed-use security
- Grade I/II listed, non-working farms, non-standard construction, semi-commercial
- Lease extensions
- Third party charge when lending to a Limited Company

## **Loan Terms & Flexibility**

- Interest calculated daily
- No early repayment charges
- Max 24-month loan term on non-regulated loans
- No age limit

## **Loan-to-Value (LTV) & Valuations**

- LTV up to 75%
- Standalone second charge up to 70% LTV
- Automated valuations up to 75% LTV (max property value £2m)
- Below Market Value purchases – 90% NET of purchase price or 75% OMV

## **Refurbishment & Construction**

- Light and Heavy refurbishments
- Heavy refurbishment product for experienced and inexperienced borrowers
- Construction of new build on same title with sufficient equity

## **Borrower Types & Use Cases**

- Individual, corporate and trust borrowers
- Expats and Foreign Nationals considered
- Funds can go outside UK (Overseas Property Purchase)

## **Speed & Process**

- Fast Track process available
- Dual representation available on regulated loans up to £1m

## **Special Considerations**

- Large loans of £5m+ considered on referral
- Retrospective Warranties accepted
- 25-year minimum lease (London), 50-year (outside London)
- Serviced interest available on non-regulated loans

# Contact us:



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**Our Team, always on hand to help.**  
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