



# United Trust Bank Bridging Finance USPs

Mortgages  
Buy to Let  
& **Bridging**

# 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

## Speed & Process

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

## 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)

## 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
- Power of attorney (financial); and
- Title Insurance used on all cases

# Contact us:



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