



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 (25-year minimum lease (London), 50-year (outside London))
- Cross-asset security assets available

Loan Terms & Flexibility

- No early repayment charges
- Max 24-month loan term on non-regulated loans
- No age limit
- Rebridges supported (on a case by case basis)
- Tranche drawdowns available

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 (unregulated bridges only)

Speed & Process

- Dual representation available on regulated loans up to £1m
- Support auction process
- Improved speed from DIP to Offer
- Fewer offer conditions
- Offer to completion - 30 days on average

Borrower Types & Use Cases

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

Special Considerations

- Large loans of £5m+ considered on referral
- Retrospective Warranties accepted
- Serviced interest available on non-regulated loans
- Title Insurance used on all cases
- Each case is assessed by experienced underwriters

Contact us:



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