UTB Mortgages

Regulated Bridging Finance

PRODUCT GUIDES

Short-Term Lender of the Year
Financial Reporter Awards 2025

Best Specialist Bank
Bridging & Commercial Awards 2025

Regulated Bridging Lender of the Year
Bridging & Commercial Awards 2022

Standard & Light Refurb Loans

LTV		<50%	<55%	<60%	<65%	<70%	<75%
Standard + Light Refurb	< £500k	0.58% pm	0.59% pm	0.59% pm	0.60% pm	0.62% pm	0.65% pm
	> £500k	0.57% pm	0.58% pm	0.58% pm	0.59% pm	0.61% pm	0.64%pm

LTV		<50%	<55%	<60%	<65%	<70%	<75%
Second Charge	< £1.5M	0.90% pm	0.90% pm	0.90% pm	0.95% pm	0.95% pm	N/A
	> £1.5M	0.80% pm	0.80% pm	0.80% pm	0.85% pm	0.85% pm	N/A

More Complex Lending

We are able to consider lending against the following property types/scenarios; however, please note that these cases will be priced one LTV band higher than our standard rate for the corresponding LTV.

- Multi exits (3 or more repayment sources to clear the loan in full)
- Rebridges
- Grade II listed property
- Non-standard construction

Ideal for

- Chain break, incl. downsizing or upsizing
- Purchase of overseas property
- Lease extensions
- Capital raising
- Light refurbishment permitted up to the lower of £200,000 or 25% of the initial property value

Regulated Products For Bridging Finance

Key Criteria Highlights

Loan Details

- Net loans of min £100,000 to £5m considered
- Admin fee of £195
- Rolled interest
- Maximum term of 12 months

Applicants

- UK citizens and expatriates
- Foreign nationals
- Trusts
- Clients with Power of Attorneys in place
- Over 85-year-olds considered on referral

Properties

- Located in England, Wales and mainland Scotland
- Residential property & semi-commercial
- HMOs up to 10 bedrooms and MUFBs with up to 10 units
- Non-standard construction and Grade 2 listed considered
- Minimum property value of £125,000 for a sole security or £100,000 for multiple
- 25 year minimum lease length for London properties and 50 years minimum for properties located elsewhere
- BMV – lower of 90% net PP or 75% OMV

Service Highlights

AVMS

Up to 75% LTV

Desktop Valuations

Residential properties only (not suitable for heavy refurbishment)

Dual Representation

For both Regulated and Non Regulated Bridging

Fewer Conditions

Now required

Biometric ID

Fast and secure ID verification

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Contact Us

Our Team, always on hand to help

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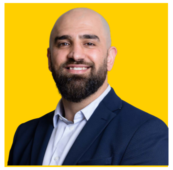

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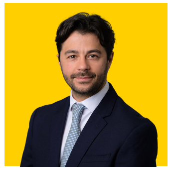

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