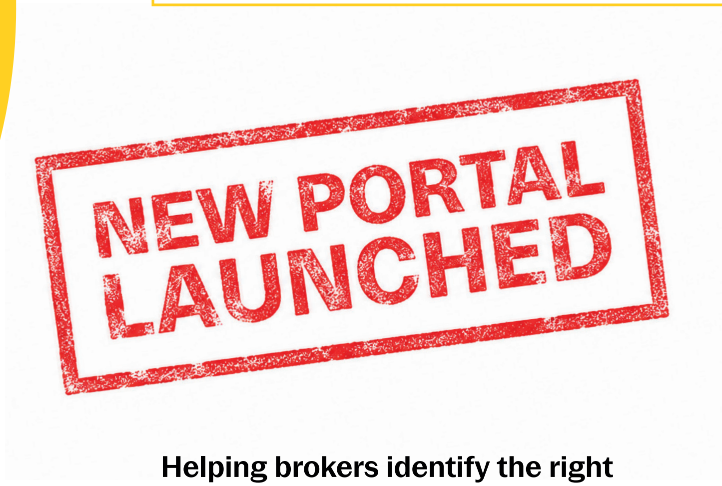
UTB Mortgages

Bridging Finance

REGULATED AND NON-REGULATED PRODUCT GUIDES

Short-Term Lender of the Year
Financial Reporter Awards 2025

Best Specialist Bank
Bridging & Commercial Awards 2025



Helping brokers identify the right bridging solution quickly and confidently

Product overview

Type	Regulated Standard	Regulated Near Prime	Non-Regulated Standard	Non-Regulated Near Prime
Core	✓	✓	✓	✓
Second Charge	✓	✓	✓	✓
Re-Bridge	✓	✓	✗	✗
Light/Medium Refurb	Light only	Light only	✓	✓
Heavy Refurb	✗	✗	✓	✓

Typical uses for our loan products

Core Bridging

- Auction purchases
- Property purchases
- Capital raising
- Chain breaks
- Refinance pending longer-term funding
- Downsizing

Re-Bridge

- Existing bridge nearing maturity
- Delayed sale
- Delayed refinance
- Planning delays
- Works overrun

Second Charge Bridging

- Retain existing first charge
- Raise capital quickly
- Business opportunities
- Short-term liquidity requirements
- Property-related expenditure

Light & Medium Refurbishment

- Cosmetic improvements
- Kitchen and bathroom upgrades
- Modernisation works
- Preparing for sale
- Preparing for refinance
- Minor extension Reconfiguration

Heavy Refurbishment

- Structural alterations
- Property conversions
- Significant refurbishment
- Extension projects
- Value-add investment strategies

Status definitions

Credit Profile	Standard	Near Prime
Definition	For Customers with a good credit profile, regardless of whether Sale or Refinance exit.	For Customers who may have had previous adverse credit, but where exit remains realistic. Explanation for adverse credit will be required. For Refinance exits, any adverse credit should not prevent refinance.
CCJs and Defaults	0 in 24m, ignore if satisfied or under £1k.	Max 2 in 24m, no £ limit, whether satisfied or unsatisfied.
Mortgage/Secured Loan Arrears	0 in 12m.	2 in 12m.
Unsecured Credit Profile	UTD at application. Ignore comms, mail order and utility.	Sale exit – Ignore Refinance exit – Ignore if repaid with loan and/or Max LTV will be considered during underwriting.
IVA/CVA/Bankruptcy/ Insolvency	No active IVA/CVA, Insolvency action or bankruptcy.	No active IVA/CVA, Insolvency action or bankruptcy.

Regulated Bridging Products

Standard Range

	Core		Second Charge		Re-Bridging			Light	
LTV	UTB <£500K	UTB >£500K	UTB <£500K	UTB >£500K	UTB <£500K	UTB >£500K	LTGDV	UTB <£500K	UTB >£500K
50%	0.58%	0.57%	0.68%	0.68%	0.58%	0.57%	50%	0.58%	0.57%
60%	0.59%	0.58%	0.69%	0.69%	0.59%	0.58%	60%	0.59%	0.58%
65%	0.60%	0.59%	0.70%	0.70%	0.60%	0.59%	65%	0.60%	0.59%
70%	0.62%	0.61%	0.72%	0.72%	0.62%	0.61%	70%	0.62%	0.61%
75%	0.65%	0.64%	-	-	-	-	75%	0.65%	0.64%

Near Prime Range

	Core		Second Charge		Re-Bridging			Light	
LTV	UTB <£500K	UTB >£500K	UTB <£500K	UTB >£500K	UTB <£500K	UTB >£500K	LTGDV	UTB <£500K	UTB >£500K
50%	0.80%	0.79%	0.90%	0.90%	0.90%	0.90%	50%	0.80%	0.80%
60%	0.81%	0.80%	0.91%	0.91%	0.91%	0.91%	60%	0.81%	0.81%
65%	0.82%	0.81%	0.92%	0.92%	0.92%	0.92%	65%	0.82%	0.82%
70%	0.84%	0.83%	-	-	-	-	70%	0.84%	0.84%

Key Criteria

- Minimum net loan size: £100,000
- Maximum net loan size: £5,000,000
- Minimum term: 1 month
- Maximum term: 12 months
- Max LTV: 75%
- Rolled Interest Only

Valuation Criteria

Hometrack AVMs
Maximum net loan size: £1.25m;
and Maximum gross LTV: up to 75%;
and Maximum value per security property: £2.5m in London and the South East, or £1m elsewhere in the UK; values above these caps require escalation.

Desktop valuations
Use for purchases, refinances, light refurbishments, or capital raising for another transaction.
Not suitable for heavy refurbishment.
Property type: residential.
Maximum property value: £1m.
Borrower type: individual or corporate.

Standard valuations
Standard residential properties are those valued up to and including £2,500,000 in Greater London and the South East, or up to and including £1,000,000 elsewhere in the UK.

Red Book valuations
High-value and unusual properties must always be assessed using long-form reports. Long-form reports are also required for medium refurbishment cases.

Non-Regulated Bridging Products

Standard Range

LTV	Core UTB <£500K	Core UTB >£500K	Second Charge UTB <£500K	Second Charge UTB >£500K
50%	0.64%	0.63%	0.74%	0.74%
60%	0.65%	0.64%	0.75%	0.75%
65%	0.69%	0.68%	0.79%	0.79%
70%	0.74%	0.73%	0.84%	0.84%
75%	0.80%	0.79%	-	-

LTGDV	Light & Medium Refurb UTB <£500K	Light & Medium Refurb UTB >£500K	Heavy Refurb UTB <£500K	Heavy Refurb UTB >£500K
50%	0.64%	0.64%	0.65%	0.65%
60%	0.65%	0.65%	0.65%	0.65%
65%	0.69%	0.69%	0.70%	0.70%
70%	0.74%	0.74%	0.75%	0.75%
75%	0.80%	0.80%	-	-

Near Prime Range

LTV	Core UTB <£500K	Core UTB >£500K	Second Charge UTB <£500K	Second Charge UTB >£500K
50%	0.86%	0.85%	0.91%	0.91%
60%	0.87%	0.86%	0.92%	0.92%
65%	0.91%	0.90%	0.93%	0.93%
70%	0.96%	0.95%	-	-

LTGDV	Light & Medium Refurb UTB <£500K	Light & Medium Refurb UTB >£500K	Heavy Refurb UTB <£500K	Heavy Refurb UTB >£500K
50%	0.86%	0.86%	0.87%	0.87%
60%	0.87%	0.87%	0.87%	0.87%
65%	0.91%	0.91%	0.92%	0.92%
70%	0.96%	0.96%	-	-

Key Criteria

- Minimum net loan size: £100,000
- Maximum net loan size: £3,000,000
- Minimum term: 1 month
- Maximum term: 24 months
- Max LTV: 75%
- Rolled Interest Only

Valuation Criteria

Hometrack AVMs
Maximum net loan size: £1.25m; and Maximum gross LTV: up to 75%; and Maximum value per security property: £2.5m in London and the South East, or £1m elsewhere in the UK; values above these caps require escalation.

Standard valuations
Standard residential properties are those valued up to and including £2,500,000 in Greater London and the South East, or up to and including £1,000,000 elsewhere in the UK.

Desktop valuations
Use for purchases, refinances, light refurbishments, or capital raising for another transaction.
Not suitable for heavy refurbishment.
Property type: residential.
Maximum property value: £1m.
Borrower type: individual or corporate.

Red Book valuations
High-value and unusual properties must always be assessed using long-form reports. Long-form reports are also required for medium and heavy refurbishment cases.

Contact Us

Our Team, always on hand to help

Bradley Illman
Head of Sales,
BTL & Bridging
M: 07824 366 178
billman@utbank.co.uk

Nick Warren
Key Account Manager,
BTL & Bridging
South East & London M:
07917 247 762
nwarren@utbank.co.uk

Rebwar Abdoullahi
Business Development Manager,
BTL & Bridging
South of England and Wales
M: 07741 630574
rabdoullahi@utbank.co.uk

Johnathan Kempson
Key Account Manager,
BTL & Bridging
Midlands and North
M: 07443 246 626
jkempson@utbank.co.uk

All team members are supported by a dedicated business development manager

T: 020 3862 1002
E: bridging@utbank.co.uk

Quick Links

Registered Brokers can access our Portal here
Click here

To register as new intermediary
Click here

To access online document library
Click here

To read our case studies for deals we've recently supported
Click here

24425 Bridg Prod Guide August 21/08/2026