



# Bridging Loan Product Guide

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November 2025

A diagonal image of a row of colorful, classical-style houses with white columns and blue roofs, positioned on the right side of the page.

For Intermediaries Only

# Unlock Faster, Smarter Valuations with AVMs

**You Asked. We Listened.**

**Key Criteria:**

- > Available for regulated and unregulated bridging loans
- > Standard residential property **only**
- > First and second charges
- > Up to a maximum of 65% LTV
- > Up to a maximum property value of £750,000
- > Minimum Hometrack confidence level of 5+
- > Up to a maximum loan size of £487,500 - including cases involving multiple securities

For more information contact our sales team at [enquiries@mt-finance.com](mailto:enquiries@mt-finance.com)

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# Residential Property

**Legal Charge:** 1st and 2nd charge

**Min Loan Term:** 1 month

**Max Loan Term:** 24 months

**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)

**Max Loan Amount:** £10,000,000

	$\leq 65\% \text{ LTV}$	$\leq 70\% \text{ LTV}$
<b>1<sup>st</sup> Charge</b>	0.85%	0.95%
	$\leq 60\% \text{ LTV}$	$\leq 65\% \text{ LTV}$
<b>2<sup>nd</sup> Charge</b>	0.89%	0.95%

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procurement fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

# Semi-commercial Property

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**Legal Charge:** 1st charge only

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**Min Loan Term:** 1 month

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**Max Loan Term:** 24 months

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**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)

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**Max Loan Amount:** £2,500,000

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	≤ 65% LTV	≤ 70% LTV
1 <sup>st</sup> Charge	0.95%	0.99%

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procurement fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

# Commercial Property

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**Legal Charge:** 1st charge only

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**Min Loan Term:** 1 month

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**Max Loan Term:** 24 months

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**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)

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**Max Loan Amount:** £2,500,000

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	≤ 60% LTV	≤ 70% LTV
1 <sup>st</sup> Charge	0.95%	0.99%

\* Maximum 65% LTV on both nurseries and healthcare properties

\*\* Please note the maximum LTV is calculated against the 180-day valuation.

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procurement fees payable from 1%

# Heavy Refurbishment

**Legal Charge:** 1st charge only

**Min Loan Term:** 1 month

**Max Loan Term:** 24 months

**Min Loan Amount:** £50,000

**Max Loan Amount:** £500,000

<b><math>\leq 65\% \text{ LTV}</math></b>	
<b>1<sup>st</sup> Charge</b>	1.10%

## Key Features:

### Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procurement fees payable from 1%
- Cost of works available to be drawn in stages based on the increasing value
- 100% of build costs are available

## Gross Development Value:

	<b><math>\leq 55\% \text{ LTV}</math></b>	<b><math>\leq 60\% \text{ LTV}</math></b>
<b>GDV (not to exceed)</b>	50%	55%
<b>Admin Fee</b>	$< 100\% \text{ of costs}$	

# Key Criteria

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## Borrower Eligibility:

### MT Finance will accept the following:

- Borrowers ages from 21-85 years
- LTD company/ LLPs/ non-EEA, Expats/ offshore companies
- CCJs and arrears

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## Fees:

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£949

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## Loan Purpose:

### 1<sup>st</sup> Charge:

- Buy-to-let
- Property purchase
- Capital raise
- Time restricted transactions, including auctions
- Light refurbishment
- Heavy refurbishment
- Below market value purchases
- Lease extensions
- Refinance an existing loan
- Rebridge
- Debt consolidation

### 2<sup>nd</sup> Charge:

- Additional property purchase or deposit
- Business purposes
- Refurbishment of security or alternative property

# Regulated Bridging

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**Legal Charge:** 1st and 2nd charge

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**Min Loan Term:** 1 month

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**Max Loan Term:** 12 months

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**Min Loan Amount:** £50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05% PCM)

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**Max Loan Amount:** £2,500,000

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## Rates:

	≤ 65% LTV	≤ 70% LTV
1 <sup>st</sup> Charge	0.90%	0.95%
2 <sup>nd</sup> Charge	0.99%	1.05%

	≤ 60% LTV	≤ 65% LTV
2 <sup>nd</sup> Charge	0.99%	1.05%

## Key Features:

### Loans will be subject to retained interest only and:

- No early repayment or exit fees
- Procurement fees payable from 1%

# Regulated Bridging Key Criteria

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## Borrower Eligibility:

### MT Finance will accept the following:

- Borrowers ages from 21-85 years
- Expats
- CCJs and arrears
- First-time landlords

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## Fees:

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£949

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## Loan Purpose:

### 1<sup>st</sup> Charge & 2<sup>nd</sup> Charge:

- Property purchase
- Capital raise
- Light refurbishment
- Heavy refurbishment
- Below market value purchases
- Time sensitive transactions
- Auction purchases
- Gifted deposits
- Pay tax bills



## David Kingham

BDM for London & South East

David started as an NBE in 2019 and progressing to senior underwriter for regulated bridging, his expertise allowed him to smoothly transition into business development, where he excels in navigating complex markets and providing innovative solutions.



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## Joe Grace

Senior BDM for London & South East

Joe originally joined us in 2019 as a New Business Executive, meaning he has an in-depth knowledge of our operations and process. His ability to forge strong relationships make him a natural BDM for our brokers in London.



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## Richard Sherman

Senior BDM for South West & South Wales

Richard joined us in 2018 and has over 10 years' experience in the industry. Having joined from a mortgage broker, he's uniquely placed to understand how our brokers in South West England and South Wales truly operate and how best to support them.



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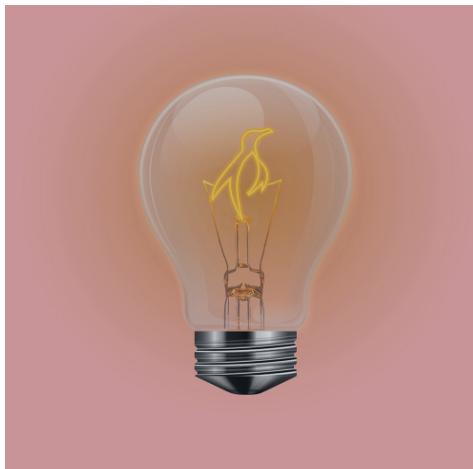
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[www.mt-finance.com](http://www.mt-finance.com)

# Submit Business

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## Submit Business

You can submit a bridging loan case to us in a way that suits you. Fill in our quick enquiry form, drop us an email, or chat the case through with your BDM, and our NBE team will be in touch with your client's terms within the hour.

[More info >](#)

## Become an Introducer

From enquiry to completion, you have direct dialogue with your dedicated underwriter, receive regular updates from your case manager, and our BDMs are always on hand to explore your client's options. Rest assured; we're with you all the way.

[More info >](#)



## Underwriting Process Guide

Whether you're new to bridging or have a more complex case: we can help! Our common-sense approach is backed by a streamlined process, meaning we can prevent your clients from missing out on any time-sensitive opportunities.

[More info >](#)