



# BRIDGING LOAN PRODUCT GUIDE

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**23rd March 2026**

BBR is currently 3.75%



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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

First Charge	
≤ 60% LTV	0.89%
≤ 65% LTV	0.95%
≤ 70% LTV	0.99%

Second Charge	
≤ 60% LTV	0.95%
≤ 65% LTV	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
- Procuration fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

Legal Charge	1st charge only
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	£2,500,000

First Charge	
≤ 65% LTV	0.99%
≤ 70% LTV	1.05%

## 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
- Procuration fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

Legal Charge	1st charge only
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	£2,500,000

First Charge	
≤ 55% LTV	0.95%
≤ 60% LTV	0.99%
≤ 70% LTV	1.05%

\* 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
- Procuration 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

## First Charge

≤65% LTV	0.99%
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## 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:

	GDV (not to exceed)	Admin Fee
≤55% LTV	50%	< 100% of costs
≤60% LTV	55%	

## 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

## Fees

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£879

## Loan Purpose

### 1st 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

### 2nd Charge:

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

<b>Legal Charge</b>	1st and 2nd charge
<b>Min Loan Term</b>	1 month
<b>Max Loan Term</b>	12 months
<b>Min Loan Amount</b>	£50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05% PCM)
<b>Max Loan Amount</b>	£2,500,000

## Rates

First Charge	
≤ 65% LTV	0.95%
≤ 70% LTV	0.99%

Second Charge	
≤ 60% LTV	0.95%
≤ 65% LTV	0.99%

## Key Features

Loans will be subject to retained interest only and:

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

## Borrower Eligibility

MT Finance will accept the following:

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

## Fees

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£879

## Loan Purpose

1st Charge & 2nd Charge:

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

# MEET YOUR BDM



## 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.

 07460 753466  david@mt-finance.com



## 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.

 07309 718034  joe@mt-finance.com



## 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.

 07366 144697  richard@mt-finance.com



## James Briggs

### National Account Manager

James is a highly motivated specialist finance leader with over 25 years of experience in the UK mortgage market. As National Account Manager at MT Finance, James focuses on developing specialist lending propositions and forging long-term intermediary relationships.

 07985 532739  jamesb@mt-finance.com

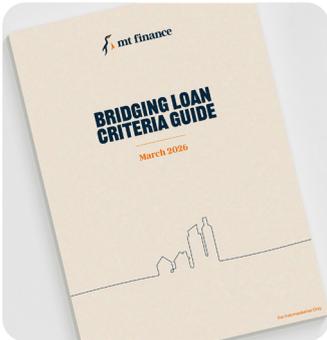
# SUBMIT BUSINESS



## Submit Business

Easily submit a new case and manage your existing ones, all via our intermediary portal. Or if you'd rather discuss your case prior to submission, call our expert BTL team - they're friendly and happy to help.

[More Info →](#)



## Bridging Criteria Guide

Whether you're looking to invest, grow your portfolio, finance an acquisition, refinance existing debt, remortgage a business loan, or unlock capital from commercial property, we're here to help you get the solutions you need.

[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 →](#)