

|                      | First Charge Bridging  | Second Charge Bridging/Mezzanine Finance |
|----------------------|--|--|
| Borrower             | Individual & company. UK resident or UK-registered company. No minimum income.<br>UK bank account. No first-time buyers. 21+ |  |
| Minimum loan         | £100,000   | £75,000                                  |
| Maximum loan         | £1,000,000   | £1,000,000                               |
| Term                 | Up to 18 months  | Up to 18 months                          |
| Security             | First charge   | Second charge                            |
| LTV up to            | Rate from (pm)   | Rate from (pm)                           |
| 50%                  | 0.65%  |  |
| 55%                  | 0.70%  | 1.15%                                    |
| 60%                  | 0.75%  | 1.20%                                    |
| 65%                  | 0.80%  | 1.25%                                    |
| 70%                  | 0.85%  | 1.30%                                    |
| 75%                  | 0.90%  | 1.40%                                    |
| 80%                  | TBC  | 1.50%                                    |
| Property             | Commercial, semi-commercial, residential in England & Wales  |  |
| Admin/Prepayment fee | None   |  |
| Arrangement fee      | Variable   |  |
| Valuation & legal    | Market   |  |

Pricing is representative and subject to criteria.

Pricing may be adjusted on case-by-case basis subject to complexity of the borrower or collateral.

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