

	First Charge Bridging	Second Charge Bridging/Mezzanine Finance
Borrower	Individual & company. UK resident or UK-registered company. No minimum income. 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.

 **+44 (0)207 406 1491 / +44 (0)7824 511 142**

 **intermediaries@landlordinvest.com**

 **landlordinvest.com/intermediaries**

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