

| | 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/exit 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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