
LENDING GUIDE **2020**q2

www.mfsuk.com



BRIDGING LOAN RATES

Visit mfsuk.com

Call 020 7060 1234

Email bridging@mfsuk.com

FLEXIBLE & BESPOKE BRIDGING

	1st Charge Residential Investment / BTL	Bridge to Exit Development	Permitted Development Bridge	Light Development Finance	1st Charge Commercial	1st Charge Semi-Commercial	2nd Charge Residential /BTL /Commercial & Semi-Commercial
Maximum LTV (180 days value)	75%	75%	75%	75%	75%	75%	70%
Minimum Loan Amount	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000
Maximum Loan Amount	£10m	£10m	£10m	£10m	£10m	£10m	£5m
Arrangement Fee (from)	1%	1%	1%	1%	1%	1%	1%
Minimum Term	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months
Maximum Term	18 Months	18 Months	18 Months	18 Months	18 Months	18 Months	18 Months
Exit Fee	0-1%	0-1%	0-1%	0-1%	0-1%	0-1%	0-1%

Flexibility to match your requirements - call us to discuss on 020 7060 1234

This document is for potential clients only

All rates are indicative and subject to change to be re-priced based upon individual circumstances

No administrative fees payable. Commitment fee refunded on drawdown

OUR PROCESS

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WHAT ARE BRIDGING LOANS?

A bridging loan is a form of short-term finance, designed to help individuals take advantage of investment opportunities quickly or overcome a financial situation. Funding is made available against the value of an existing or acquiring property, allowing our clients to capitalise on time sensitive opportunities without having to endure the lengthy application process put in place by most mainstream lenders.

THE SIX STEPS





RESIDENTIAL INVESTMENTS WHAT WE DO

- Company-owned residential properties
- Light / medium residential refurbishments
- Simple residential
- Large loan / Luxury development
- Ex-local authority
- Multiple leaseholds
- New build
- Newly converted flats
- Standard construction, bungalows, ex-council, maisonettes
- Buying from receiver
- Property acquisition
- Freehold and leasehold



BUY TO LET WHAT WE DO

- Acquisition to BTL
- First-time landlords
- Refinance portfolios
- Mixed portfolios
- Refinance to let
- BTL properties
- New build property purchases
- Light development to purchase or refinance with intent to let
- Leasehold > 40 years
- HMO
- Buying from receiver
- Property acquisition
- Freehold and leasehold



REFURBISHMENTS WHAT WE DO

- Refurbishment projects / upgrades
- Renovations
- Light developments
- Planning permission required
- Planning permission applied
- Short leases > 40 years
- Extensions
- For applicants wishing to purchase or refinance semi-commercial / commercial property



CONVERSIONS WHAT WE DO

- Multiple to single
- Single to multiple
- Change of use
- Extensions
- Loft
- Ground floor extensions
- Barn conversions
- Basements
- Mixed-use
- Light refurbishments

“We’re here to support you with your refurbishment plans - big or small”



SEMI - COMMERCIAL WHAT WE DO

- Acquisition of semi-commercial
- Shops with flats above
- Freehold trading business with flats
- Freehold student lets with retail units
- Semi-commercial investment property
- Multi leasehold with flats above

“Our underwriters are always happy to speak on the phone, however simple or complex – offering that personal touch and attention to detail.”



COMMERCIAL WHAT WE DO

Acquisition of Commercial Property

- Office space - serviced offices & office blocks
- Warehouses & Light Industrial
- Barns & Outbuildings

Small Hotels – B&B (B&M value)

- Trading businesses

D1 Commercial

- Student lets
- Student accommodation blocks
- Light industrial units
- Commercial investment property
- HMO

Prime Leisure

Large Portfolios

- Multiple leaseholds
- Buying from receiver
- Property for permitted development
- Freehold & leasehold



AUCTIONS WHAT WE DO

- Auction finance
- Purchase at auctions
- Bridging for auctions
- Refurbishments for auction properties

“MFS have the funds ready, so you can act fast at auctions with confidence.”



OVERSEAS WHAT WE DO

- Expats
- Offshore individuals / Trusts
- Offshore companies
- Foreign nationals
- Complex overseas structures
- UK asset to overseas buyer
- Transfer offshore to onshore

“Application outside the box? We will always look and consider, all it takes is common sense.”



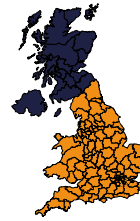
APPLICANT

- Individuals
- Self-employed
- Limited company
- LLPs
- SPVs
- Foreign Nationals
- Offshore & Trusts
- Complex structures
- Age 21- 85



NATIONALITY

- All UK
- All EEA Nationals
- Foreign Nationals
- All countries except sanctioned states



LOCATION

- London
- Home Counties
- Southeast
- Midlands
- Wales
- North England



PAYMENT

- Retained
- Part retained/ Serviced
- Serviced

(Nonregulated Bridging Loans)

COMPLEX CIRCUMSTANCES

"Fast, flexible, bespoke bridging loans, tailored for each individual deal"

- ✓ Meeting transaction deadlines
- ✓ HMO residential
- ✓ Transferring from individual to company
- ✓ Capital raise
- ✓ Replacing existing finance
- ✓ Re-bridges
- ✓ Non-renewal from existing lender
- ✓ Business cash flow
- ✓ Short term working capital
- ✓ Purchase a Company that owns a property

"Flexible underwriting experts, call and speak directly on 020 7060 1234!"

SPECIAL CIRCUMSTANCES

- ✓ Broken chains
- ✓ Gifted Deposits
- ✓ Probate / Executors
- ✓ PEPS considered
- ✓ Tax, liabilities, IHT, CGT, VAT
- ✓ Divorce settlements
- ✓ Default
- ✓ Annulment of bankruptcy
- ✓ Discharging adverse credit
- ✓ Exiting IVAs
- ✓ Repairing CCJ
- ✓ Missed mortgage

MARKET FINANCIAL SOLUTIONS

MFS are one of the UK's most prominent bridging lenders.

We have extensive knowledge and experience in helping find solutions to our clients' financial lending needs.

We understand that no two borrowers' situations are the same, which is why we assess each enquiry on a case by case basis. With a **diverse range of tailored, flexible options on offer, no admin fee charged and a transparent approach to fees and interest rates** - MFS is the first port of call for those looking to borrow, no matter how complex their situation is.

OUR VALUE PROPOSITION

Provide smart reliable bridging loans **on time** at competitive rates – with an open transparent approach.

Our integrity and approach sets us apart from other lenders, as well as an innate passion for building long-standing relationships with our borrowers.

We have the experience and expertise to create bespoke lending solutions to support your borrowing requirements.

We cover a range of financing requirements for a diverse pool of borrowers and can work with you to help identify the right loan structure to suit your needs.

To find out more call directly and speak to one of our **Lending Managers 0207 060 1234**

WHY CHOOSE MFS?



EXPERTISE
OVER 10 YEARS
LENDING EXPERIENCE
knowledgeable
Lending Managers
consistently on hand



FLEXIBILITY
TAILORED TO THE
BORROWER
bespoke lending to
secure bridging
with minimal fuss



TRANSPARENCY
FROM THE OUTSET
when we say yes,
we really mean yes!



SPEED
IN PROVIDING
A DECISION
Inhouse funds
available today



SIMPLICITY
OF APPLICATION
PROCESS
regardless of how
complex the client's
circumstances are

THE BENEFITS OF WORKING WITH US



ACCESS TO FAST FUNDING

avoid property chains - time sensitive deals – auctions-repossessions



OFFERS THE PERFECT FINANCIAL PRODUCT

renovate - refurbish to a standard for long term refinance



PROPERTY INVESTORS CAN CAPITALISE DEALS FAST

high return opportunities – access funds fast for conversions - improve value of the property



RAISE MORE CAPITAL QUICKLY

secure the debt against any existing assets - avoid missing any deadlines or bargains



MANAGING SHORT TERM CASH FLOW ISSUES

tax liabilities - repair adverse credit - supporting business cash flow



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