Trustpilot

Version: **05-2025/1**

Bridge FUSION

Product Guide

Q2 2025

Contact Us

Get in touch below about your query, however complex it might be.

T: +44(0)20 7060 1234
E: info@mfsuk.com

B&C Awards 2024 – Editor's Choice Lender of the Year – Market Financial Solutions – WINNER

Eastern Eye Property Awards 2024 – Specialist Lender Award

Mortgage Strategy Elite Woman 2024

WINNER – Business Moneyfacts Awards 2025 – Best Specialist Buy-to-Let Mortgage Provider

WINNER – TWO TIMES – Business Moneyfacts Awards 2023-2024 – Best Service from a Specialist Buy-to-Let Mortgage Provider

#MIMA23 WINNER – MARKETING IS EVERYTHING – Short answer: it – financial reporter MIMA – Mortgage Lender

WINNER – RISING STAR #FRA23 – financial reporter Brokers' Choice Awards

Mortgage Lender – WINNER – Short-term Lender of the Year

Fusion USPs

Utilise the best features of a bridging loan and Buy-To-Let mortgage with this unique product

Large loans up to £20m, including Commercial Real Estate

24-36 month bridge for increased peace of mind, and lower interest rates

Pay later to improve cash flow:

- Roll up 6 to 12 months payments
- Can defer up to 2% of interest until redemption

The Fusion opportunity

There is currently **£71bn of fixed commercial mortgages set to redeem over the next 12 months.** A large amount of this will not fit current bank ICR models, leaving borrowers without high street options, and needing specialist finance.

On our Fusion product, we are open to permitted development, the property also **doesn't need to be occupant ready**, and we can defer interest to ease cash flow while looking for longer term options as the base rate comes down. **We also won't stick to rigid ICR calculations** at 145% like lots of other lenders.

This makes Fusion well placed to deal with projects like **commercial to residential conversions**, for example.

Who is Fusion for

We work with a broad range of applicants and property types, however some of the more complex or unusual situations we can deal with include:

Property types:

- Large commercial assets such as offices
- Large HMOs and MUFBs
- Purpose Built Student Accommodation
- Warehouses and light industrial units
- Pubs, hotels and other leisure facilities
- Multiple properties on one loan
- Large scale renovation projects
- Prime central London property – both residential and commercial
- Owner-occupier commercial properties

Applicant types:

- First time commercial landlords
- Portfolio Landlords
- Landlords with adverse credit
- Foreign Nationals
- UK Expats

Bridge FUSION

Version: **05-2025/1**

Feature	Standard		Large Loans	
Type	Residential	Semi & Full Commercial	Residential	Semi & Full Commercial
Annual Coupon Rate (+BBR)	4.79%	5.29%	5.99%	6.49%
Max LTV	75%	70%	75%	70%
Min. Loan	£100k		£3m	
Max. Loan	£3m per asset		£20m per loan	
Arrangement Fee	2%		2%	
Initial Term (months)	24 12 month discretionary extension available		24 12 month discretionary extension available	
Min Rolled Interest	6 months		6 months	
Max Rolled Interest	12 months then serviced		12 months then serviced	
Deferred Interest	Maximum of 2% for 2 years		Maximum of 2% for 2 years	
ERC	6% in yr 1, 3% in yr 2 & 25% ERC-free after 6 months		6% in yr 1, 3% in yr 2 & 25% ERC-free after 6 months	

1st charge only.

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

Maximum Loan-To-Value is based on 180 day Value (Open Market Value will be considered on a case-by-base basis).

ERC: 6% in yr 1, 3% in yr 2
& 25% ERC-free after 6 months.

Term: 12 months extension available at Market Financial Solutions' discretion subject to checks and 1% arrangement fee.

Fusion case scenario

Bridging can be a great way to provide short term finance to bridge a financial gap, however over the long term, it is often not cost effective.

Fusion allows for a longer term to be taken on lower interest rates, potentially saving thousands of pounds in interest, you can see a breakdown of this below on a £16m 15-unit freehold block in central London. This is a renovation project with a longer term aim of renting the units out.

A 24 month term is needed to complete, rent out and arrange long term refinance, but it needs to be payment free for 12 months while works are being completed, to aid with cash flow.

Solution:

The annual interest rate has been reduced by **3.01%**, saving **£722,400** in interest with a **£361,200** higher advance day one.

- £16m MUFB (15 Units)
- 75% LTV
- Renovation project
- 24 months term
- Cashflow optimisation
- 12 months rolled payments

	Bridge	Fusion Loan
Monthly Coupon rate	0.75%	0.50%
Annual Rate	9.00% +BBR	5.99% +BBR
Gross Loan	£12,000,000	**£12,000,000**
Net Loan	£10,110,000	**£10,471,200**
Rolled Months	£1,650,000	£1,288,800
Product Fee	(2%)	(2%)
Total Interest Charged	£3,300,000	**£2,577,600**

Trustpilot

Version: **05-2025/1**

Bridge FUSION

Product Guide

Q2 2025

Contact Us

Get in touch below about your query, however complex it might be.

T: +44(0)20 7060 1234
E: info@mfsuk.com

B&C Awards 2024 – Editor's Choice Lender of the Year – Market Financial Solutions – WINNER

Eastern Eye Property Awards 2024 – Specialist Lender Award

Mortgage Strategy Elite Woman 2024

WINNER – Business Moneyfacts Awards 2025 – Best Specialist Buy-to-Let Mortgage Provider

WINNER – TWO TIMES – Business Moneyfacts Awards 2023-2024 – Best Service from a Specialist Buy-to-Let Mortgage Provider

#MIMA23 WINNER – MARKETING IS EVERYTHING – Short answer: it – financial reporter MIMA – Mortgage Lender

WINNER – RISING STAR #FRA23 – financial reporter Brokers' Choice Awards

Mortgage Lender – WINNER – Short-term Lender of the Year