



LENDING GUIDE 2019

BRIDGING WITH FINESSE
www.mfsuk.com



ABOUT MFS

Visit [mfsuk.com](https://www.mfsuk.com)
Call 020 7060 1234

Market Financial Solutions (MFS) is 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.

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 particular 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.

Benefits

- Access to **fast funding**, avoiding property chains and securing time sensitive deals i.e. auctions, repossession prevention, and bargain properties
- Offers the **perfect financial product** to renovate or refurbish a property to a standard in which a lender will approve a mortgage application due to their stringent tick box criteria
- Property investors can **capitalise** on high return opportunities, by accessing funds quickly for conversions and extensions which can significantly improve the value of the property
- The ability to raise more capital quickly by securing the debt against any existing assets in a property portfolio and **avoid missing any deadlines**
- Managing **short term cash flow issues** such as tax liabilities, repairing adverse credit and supporting business cash flow where mainstream banks are not as flexible

Why Choose MFS?

Regardless of how complex our clients' circumstances are, we ensure the application process is short and simple. MFS is a bespoke lender, our decisions are swift and with no red tape – meaning we are able to secure bridging capital with minimal fuss.

The process is further quickened as we have in-house funds available and underwriters consistently on hand. From a simple application, to an offer, we simultaneously work with solicitors and valuers each step to completion, ensuring our clients can have access to funding within just a few days of making an enquiry. To speak directly with our underwriters or to find out more about our services, visit www.mfsuk.com/bridging-finance



EXPERTISE in assisting clients seamlessly



FLEXIBILITY tailored to the client



TRANSPARENCY from the outset



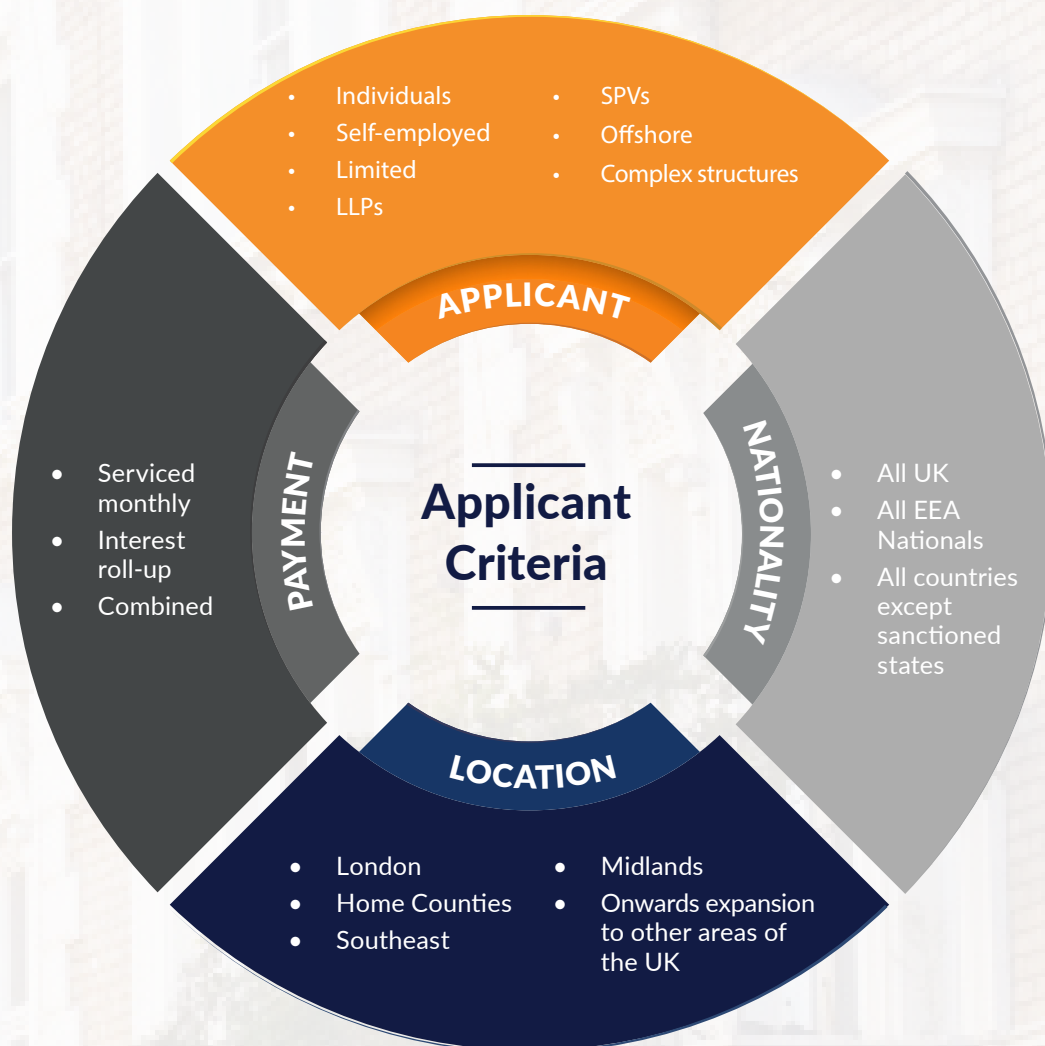
SPEED in providing a decision



SIMPLICITY of application process

WHO DO WE LEND TO?

Visit mfsuk.com
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Complex Circumstances

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

- ✓ Meeting transaction deadlines
- ✓ Broken chains
- ✓ Missed mortgage
- ✓ Released capital
- ✓ Replacing existing finance
- ✓ Non renewal from existing lender
- ✓ Business cash flow
- ✓ Short term working capital
- ✓ Divorce settlements
- ✓ Annulment of bankruptcy
- ✓ Default
- ✓ Transferring from individual to company
- ✓ Tax, liabilities, IHT, CGT, VAT
- ✓ Discharging adverse credit
- ✓ Exiting IVAs
- ✓ Repairing CCJ

BRIDGING LOAN RATES & CRITERIA

Visit mfsuk.com
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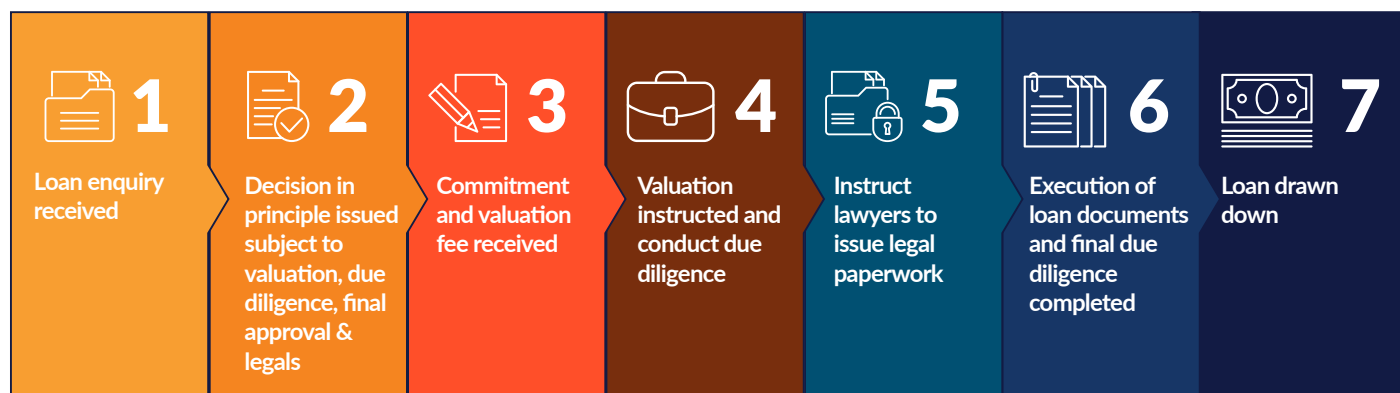
	1st Charge Residential Investment / BTL	Bridge to Exit Development	Light Development Finance	Permitted Development Bridge	1st Charge Commercial	1st Charge Semi-Commercial	2nd Charge Residential Investment / BTL / Commercial & Semi-Commercial
Maximum LTV (90 days val-	80%	80%	80%	80%	80%	80%	---
Maximum 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
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	None	None	None	None	None	None	None
Arrangement Fee (up to)	2%	2%	2%	2%	2%	2%	2%
Procuration Fee (up to)	2%	2%	2%	2%	2%	2%	2%

80% LTV on 90 day valuation OR 75% LTV on 180 day valuation (**subject to 90 days value not > 180 days value)

This document is for potential clients only and not for professional introducers

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



PROPERTY TYPES & SCENARIOS



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



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

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



Commercial

What we do

- Acquisition of commercial property
- Office space
- Warehouses
- Trading businesses
- Student lets
- Student accommodation blocks
- Light industrial units
- Commercial investment property
- HMO
- Multiple leaseholds
- Buying from receiver
- Property acquisition for permitted development
- Freehold and 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.”



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



Overseas

What we do

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

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



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LG/Q2/19/D