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### Who are MFS?

We are a sophisticated bridging loan provider, with a **13-year** track record in providing **bespoke, client focused solutions** and **high-quality customer service**.

We are lenders that turn enquiries into bridging loans within three to ten days, with no hidden charges and no administration fees.

We are lovers of complex. If you have special circumstances or think your requirement might be outside of the norm, contact us to discuss it.



### Who are our team?

We have a highly experienced team of staff available to discuss any loan requirements you may have. We pride ourselves on our ability to look at each opportunity on its own merits, on a case by case basis, to ensure that all clients receive a fit for purpose solution to their needs...



There are no electronic tick-boxing exercises here.

### Who do we work with?

When you apply for a bridging loan, the lender adds a charge to the property you are using as security. There are two types of charge, first and second.



#### Brokers

we work with trusted intermediaries to provide their clients with bridging loans. Our broker network regularly use us as their first port of call, as they know we will work quickly on a solution.



#### Clients

we also work with direct clients on their requirements and have built longstanding relationships with individuals that return to us when they have new projects.



### Who do we lend to?



**We lend to private individuals and on a commercial basis.**



We understand that no two bridging finance deals are ever the same and we'll always go that extra mile to identify the terms and interest rates that suit the requirement.

Our application process is simple, you can complete the application via the homepage on our website [www.mfsuk.com](http://www.mfsuk.com)



### Moving quickly is our forte

**Being a bespoke lender doesn't mean we're slow to move.**

Our decisions are made swiftly and there is no red tape. 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 at each step to completion, ensuring our clients have access to funding within just a few days of making an enquiry.



### We thrive on the complex

Whether there is a complex situation that needs to be overcome, or a special circumstance linked with the borrower or their property, we will do our best to deliver a solution. We are well placed to deal with:



#### 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



#### Complex Circumstances

- 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

