Residential Bridging

Unregulated

octopus property

Key features

	Unregulated Residential Bridging
Maximum LTV	70.00%
Interest Rate	LTV up to 50% – 0.60% pm LTV 50.1%-55% – 0.65% pm LTV 55.1%-60% – 0.70% pm LTV 60.1%-65% – 0.75% pm LTV 65.1%-70% – 0.80% pm
Term	1 – 23 months
Arrangement Fee	2.00%
Procuration Fee	From 1.25%
Early Repayment Charge	0.00%
Minimum Property Value	£200,000

The big print

- We will consider properties anywhere in England
- We can only provide first charge loans on this product
- We have a minimum interest period of one month and we calculate interest on a daily basis
- We are flexible with the interest, you can choose to service it (with proof of how you can) or we can retain it
- These loans can only be used on residential investment properties, so you can't occupy the property
- We can help clients who have had bad credit but will ask a few questions about what happened before making our decision to lend
- Some fees can be added or deducted to or from the loan advance and others are payable up front. We will tell you exactly what fees are required to be paid on each loan
- We'll value the property on a 180 day Open Market Valuation basis and base our maximum lending on this figure

The interesting stuff

- Unregulated bridging was our first ever product so it's no surprise that we remain the 'Go To' lender when people are looking for speed and certainty of completing these transactions
- We're not a Bank, and we don't act like one, meaning we look at each and every deal on its merits and use our experience to come up with the best solution for you
- We consider things that others won't including unusual properties, complicated ownership structures and foreign nationals to name just a few
- If you come across something you have never heard of then give us a call and test us

How to apply

Fill out the Enquiry Form online at **active-investments.co.uk**

We will review your enquiry and revert within hours to discuss our loan proposal

0118 945 2288

info@active-investments.co.uk

active-investments.co.uk

Questions?

Want to know more? We're here to help

0118 945 2288

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