

# Bridging finance

## Bridging finance from £100,000 to £5 million

**“Fast. Simple. Bridging finance. Tailored to match your needs.”**

### Our bridging finance explained:

At Saxon Trust we can offer bridging finance to borrowers from £100,000 to £5 million for periods of 6-18 months.

Our loans can be used to secure opportunities fast, to bridge the gap in re-financing to a longer-term solution, or to complete a planning application. Whatever the purpose, our loans are flexible and can be structured to fit the opportunity.

### Why use bridging finance?

Bridging finance can give investors and developers the edge over their competitors as it allows them to move quickly and secure opportunities as they arise. Working with an experienced property lender like Saxon Trust means that we consider each deal on its merits and can lend where other lenders may not through lack of understanding or appetite. We also will consider any credit profiles.

Saxon Trust offers bespoke bridging finance across a wide range of properties, sites and to borrowers from an array of backgrounds and histories.

**A Saxon Trust bridge loan can provide bespoke, flexible finance quickly.**

#### Key lending criteria

<b>Loan size:</b>	£100,000 to £5,000,000
<b>Loan Term:</b>	6 – 18 months
<b>LTV:</b>	Up to 70%
<b>Interest:</b>	Retained, rolled, or serviced
<b>Adverse:</b>	Considered on a case-by-case basis
<b>Charge:</b>	1 <sup>st</sup> Charge (with second charge as additional security)
<b>Borrowers:</b>	UK residents, companies, trusts and certain non-residents considered

#### Rates and fees

<b>Interest rates:</b>	From 0.79% pm
<b>Arrangement fees:</b>	From 1%
<b>Early repayment fees:</b>	None
<b>Exit fees:</b>	None
<b>Broker fees:</b>	None

#### Property

<b>Location:</b>	Properties across England and Wales.
<b>Type:</b>	Residential and mixed-use (commercial) properties, flats, and HMO's all acceptable
<b>Security:</b>	Multiple securities welcome

To complete a bridge loan, you will need to provide us with details of the security properties, an outline of your exit strategy, and a decision in principle from your long-term finance provider if the exit is refinancing.

We will also require you to cover the costs of a QS report and valuation of the relevant properties, to ensure they are suitable to serve as security.