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# LENDING GUIDE 2020

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[www.mfsuk.com](http://www.mfsuk.com)



# BRIDGING LOAN RATES

Visit [mfsuk.com](http://mfsuk.com)

Call 020 7060 1234

Email [info@mfsuk.com](mailto:info@mfsuk.com)

	1st Charge Residential Investment /BTL	Bridge to Exit Development	Permitted Development Bridge	Light Development Finance	1st Charge Commercial	1st Charge Semi-Commercial	2nd Charge Residential /BTL / Commercial & Semi-Commercial
<b>Maximum LTV (180 days value)</b>	75%	75%	75%	75%	75%	75%	70%
<b>Minimum Term</b>	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months	3 Months
<b>Maximum Term</b>	18 Months	18 Months	18 Months	18 Months	18 Months	18 Months	18 Months
<b>Exit Fee</b>	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>Arrangement Fee (from)</b>	1%	1%	1%	1%	1%	1%	1%

## LOANS FROM £100,000 TO £2M

<b>Rates for 60% LTV (pm)</b>	0.59%	0.59%	0.90%	0.95%	0.69%	0.69%	1.15%
<b>Rates for 70% LTV (pm)</b>	0.75%	0.75%	0.99%	1.05%	0.89%	0.89%	1.25%
<b>Rates for 75% LTV (pm)</b>	0.85%	0.95%	1.09%	1.09%	0.99%	0.99%	n/a

## LOANS UP TO £10M

<b>Rates for 50% LTV (pm)</b>	0.59%	0.75%	0.75%	0.85%	0.89%	0.89%	0.99%
<b>Rates for 55% LTV (pm)</b>	0.69%	0.85%	0.85%	0.90%	0.95%	0.95%	1.09%
<b>Rates for 60% LTV (pm)</b>	0.75%	0.90%	0.90%	0.95%	0.99%	0.99%	1.15%
<b>Rates for 65% LTV (pm)</b>	0.85%	0.95%	0.95%	1.00%	1.05%	1.05%	1.19%
<b>Rates for 70% LTV (pm)</b>	0.89%	0.99%	0.99%	1.05%	1.09%	1.09%	1.25%
<b>Rates for 75% LTV (pm)</b>	0.99%	1.09%	1.09%	1.09%	1.19%	1.19%	n/a

*This document is for potential clients only*

*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*

# OUR PROCESS

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## 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 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.

## THE SIX STEPS



# ASSET CLASS / PROPERTY TYPES

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## 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



## 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

*“We’re here to support you with your refurbishment plans - big or small”*



## 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

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



## COMMERCIAL WHAT WE DO

### Acquisition of Commercial Property

- Office space - serviced offices & office blocks
- Warehouses & Light Industrial
- Barns & Outbuildings

### Small Hotels – B&B (B&M value)

- Trading businesses

### D1 Commercial

- Student lets
- Student accommodation blocks
- Light industrial units
- Commercial investment property
- HMO

### Prime Leisure

### Large Portfolios

- Multiple leaseholds
- Buying from receiver
- Property for permitted development
- Freehold & 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.”*



## OVERSEAS WHAT WE DO

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

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



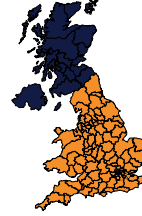
## APPLICANT

- Individuals
- Self-employed
- Limited company
- LLPs
- SPVs
- Foreign Nationals
- Offshore & Trusts
- Complex structures
- Age 21- 85



## NATIONALITY

- All UK
- All EEA Nationals
- Foreign Nationals
- All countries except sanctioned states



## LOCATION

- London
- Home Counties
- Southeast
- Midlands
- Wales
- North England



## PAYMENT

- Retained
- Part retained/  
Served
- Served

(Nonregulated Bridging Loans)

## COMPLEX CIRCUMSTANCES

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

- ✓ 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

***"Flexible underwriting experts,  
call and speak directly on  
020 7060 1234!"***

## 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

# WHY MFS?

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## MARKET FINANCIAL SOLUTIONS

**MFS are 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.

## OUR VALUE PROPOSITION

Provide smart reliable bridging loans **on time** at competitive rates – with an open transparent approach.

Our integrity and approach sets us apart from other lenders, as well as an innate passion for building long-standing relationships with our borrowers.

We have the experience and expertise to create bespoke lending solutions to support your borrowing requirements.

We cover a range of financing requirements for a diverse pool of borrowers and can work with you to help identify the right loan structure to suit your needs.

To find out more call directly and speak to one of our **Lending Managers 0207 060 1234**

## WHY CHOOSE MFS?



### EXPERTISE

OVER 10 YEARS  
LENDING EXPERIENCE  
knowledgeable  
Lending Managers  
consistently on hand



### FLEXIBILITY

TAILORED TO THE  
INVESTOR  
bespoke lending  
to secure bridging  
with minimal fuss



### TRANSPARENCY

FROM THE OUTSET  
when we say yes,  
we really mean yes!



### SPEED

IN PROVIDING  
A DECISION  
Inhouse funds  
available today



### SIMPLICITY

OF APPLICATION  
PROCESS  
regardless of how  
complex the client's  
circumstances are

## THE BENEFITS OF WORKING WITH US



### ACCESS TO FAST FUNDING

avoid property chains - time sensitive deals – auctions-repossessions



### OFFERS THE PERFECT FINANCIAL PRODUCT

renovate - refurbish to a standard for long term refinance



### PROPERTY INVESTORS CAN CAPITALISE DEALS FAST

high return opportunities – access funds fast for conversions - improve value of the property



### RAISE MORE CAPITAL QUICKLY

secure the debt against any existing assets - avoid missing any deadlines or bargains



### MANAGING SHORT TERM CASH FLOW ISSUES

tax liabilities - repair adverse credit - supporting business cash flow



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