



Bridging finance

The complete criteria and products guide

Key points

- ▶ Maximum age at end of term increased to 85 for regulated bridging finance
- ▶ Maximum LTV 75% for regulated and non-regulated light refurbishment and standard bridging finance
- ▶ AVMs available up to 60% LTV, and with no fee
- ▶ No maximum loan amount
- ▶ Significant expansion of acceptable light refurbishment criteria
- ▶ Works under selected Permitted Development Rights considered on refurbishment buy to let

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Our products

Core products					
	55% LTV	65% LTV	70% LTV	75% LTV	Facility fee/ product fee
Standard bridging (regulated and non-regulated)	0.47%	0.57%	0.67%	0.75%	2.00%
Light refurbishment (regulated and non-regulated)	0.47%	0.57%	0.67%	0.75%	

All rates are per month.

For applicants looking to utilise our refurbishment buy to let proposition, please refer to our refurbishment buy to let guide for full details.

Please note: The LTV will be considered across lending on all securities (first or second charge). If the applicant is able to provide additional security for a loan then this may mean that the interest rate payable is lower than it would otherwise be, or that we're able to consider a loan which would otherwise be in excess of the maximum LTV utilising a single security.

Product features

- No exit fee.
- No early repayment charges (a minimum of 1 month's interest must be paid).
- Retained interest for the full term of the loan is available for regulated and non-regulated bridging (monthly payment options available for non-regulated bridging).
- All regulated mortgage contracts must be submitted on an advised basis only.
- The lower of the LTV/LTP will be used.
- A £295 assessment fee applies to all products that can be deducted from the advance on completion.
- Non-regulated applications from limited companies are acceptable. Please refer to page 8 for further details.

Bridging definitions

Product	Definition	Examples of what we can assist with:
Standard bridging	Where short-term finance is required and is secured on a property in a habitable condition and does not require any improvement works.	<ul style="list-style-type: none"> ▶ Chain-break finance. ▶ Cash flow - funding for short term requirements. ▶ Buying property at auction. ▶ Meeting tight transaction deadlines. ▶ Landlords who want to make a quick purchase.
Light refurbishment	<p>This is suitable for properties where:</p> <ul style="list-style-type: none"> ▶ Building regulations are required. ▶ There is no change to the overall use/nature of the premises. ▶ Works are being completed under Permitted Development Rights (PDR). 	<ul style="list-style-type: none"> ▶ Properties deemed uninhabitable by long-term lenders. ▶ Works to replace or update building components and non-structural alterations including redecorations, replacement of kitchen, replacement or creation of additional bathrooms, replacement of flooring, windows, roof cladding, electrical, heating and plumbing systems and non-structural alterations to accommodation layout, or other equivalent work as agreed by us. ▶ Properties currently at 'wind and water tight' stage that require completion.
Refurbishment buy to let	<ul style="list-style-type: none"> ▶ Light refurbishment. ▶ Works completed under Permitted Development Rights that do not change the footprint or structure of the property (any other heavy refurbishment works won't be accepted). ▶ Projects that will be completed within 6 months. 	<ul style="list-style-type: none"> ▶ Landlords looking to change the use of a property to a small HMO up to 6 bedrooms. ▶ Landlords wishing to change the use of a garage to a habitable room. ▶ Properties requiring works to meet minimum EPC ratings. ▶ Properties purchased at auction requiring works to be acceptable for mortgage purposes. ▶ Landlords choosing to refurbish in order to maximise rental yield.

Applicant criteria

Applicant profile

Minimum age	25
Maximum age	<ul style="list-style-type: none"> ▸ 85 at the end of the term for regulated bridging finance. ▸ 85 at the end of the term for non-regulated bridging finance. ▸ 80 at the date of application for refurbishment buy to let.
Maximum number of applicants	4

Nationality and residency

Residential status	UK nationals are acceptable providing they have a 3 year UK residential history.
EU and Irish citizens	<ul style="list-style-type: none"> ▸ EU citizens are acceptable providing they have a 3 year UK residential history and must provide valid evidence that settled or pre-settled status has been granted under the EU Settlement Scheme. The evidence can be in the form of a Residence Card, or via the 'View & Prove Your Immigration Status Online Checking Service' provided by the UK Home Office. To use the UK Home Office checking service, the applicant is required to obtain and provide a 'Share Code' that will allow Precise Mortgages to check the applicant's settlement status ▸ A letter from the UK Government Home Office confirming settlement status cannot be used as evidence. ▸ Settled status is awarded to EU citizens that can evidence a minimum 5 years' of continuous residence in the UK, whereas pre-settled status applies to those who have not resided in the UK for 5 years. Those awarded a pre-settled status can apply for status once the 5 year residence requirement can be met. ▸ Irish citizens are exempt from the EU Settlement Scheme, and so instead will need to provide documentation evidencing proof of Irish Nationality such as a Passport.
Non EEA Nationals	Where an applicant is from outside the EEA they must have been resident in the UK for the last 3 years and have permanent rights to reside in the UK. Proof of visa will be required. A maximum LTV of 60% will apply to non EEA citizens.
Diplomatic immunity	Applicants with diplomatic immunity from UK law won't be accepted.

Loan criteria

Loan term

Minimum

1 month.

Maximum

- 6 months for refurbishment buy to let.
- 12 months for regulated bridging finance.
- 18 months for non-regulated bridging finance.

Loan amount

First charge lending

Refurbishment buy to let

Minimum

£50,000

£50,000

(Please contact us if you have an application that may fall below this limit).

Maximum

No maximum.

- No maximum for bridging element.
- £3m (£1m HMO) for buy to let element.

Loan security

- First charge.
- First and second charge additional security.
- Refurbishment buy to let is on a first charge basis only.

Regulated mortgage contracts

We'll only accept advised sales on a retained interest basis.

Maximum LTV/LTP

Our maximum LTV is dependent on the type of loan taken, as a guide:

Loan type

Loans above £2,000,000	60%
Loans between £1,000,000 and £2,000,000	70%
Standard bridging - regulated and non-regulated	75%
Light refurbishment - regulated and non-regulated	75%
Maximum loan to purchase price (LTP)	90%*

*This is subject to the above LTV limits not being exceeded.

Limited companies

Business applicants

- ▶ Available for non-regulated bridging finance and refurbishment buy to let.
- ▶ Registered limited companies including those set up with the specific purpose of buying property (SPVs) are accepted.
- ▶ Businesses must have a UK registered office address and must operate entirely within the UK.
- ▶ Maximum 4 qualifying directors/shareholders none of which may be another limited company.
- ▶ In all applications, personal guarantees will be required for all directors and shareholders over the ages of 25, subject to the company having a maximum of 4 qualifying directors and shareholders. There's no limit on the number of shareholders under the age of 25 subject to the shareholders being dependants of the directors.

HMO criteria

Definition

The definition of a HMO is as follows:

- ▶ In England and Wales where there are at least 3 tenants who form more than one household and the tenants share toilet, bathroom or kitchen facilities.
- ▶ In Scotland where there are at least 3 unrelated tenants forming 3 or more households and the tenants share toilet, bathroom or kitchen facilities.

Applicant profile

- ▶ Available to experienced landlords only; no first-time landlords.
- ▶ Available to individual and limited company applicants.
- ▶ Available for non-regulated bridging finance and refurbishment buy to let.

Minimum valuation

- ▶ £250,000 in London.
- ▶ £100,000 for all other allowable locations.

Maximum number of bedrooms

The number of bedrooms is limited to 6.

Licensing requirements

Where applicable, an application for any HMO Licence required by the local authority must have been made prior to completion.

Multi-unit

Definition

A multi-unit property is a single structure that contains separate self-contained units or flats that are held on a single freehold title. Each unit must be completely self-contained and meet our property criteria in its own right- including minimum valuation and ICR calculations.

Applicant profile

- ▶ Experienced landlords only.
- ▶ Available for personal ownership and limited company applications.
- ▶ Available for non-regulated bridging finance and refurbishment buy to let.

Loan

- ▶ Maximum loan amount - £1,000,000.
- ▶ The loan and rental calculations will be based on an aggregate of the individual unit values and rental values provided on the valuation report. If the valuation or purchase price is lower than the aggregated values, our lending will be based on the lower figure.

Property

- ▶ Minimum valuation - £150,000 in London and £75,000 elsewhere (applies to each unit).
- ▶ Maximum of 6 units within a single block. Each unit must have a separate tenancy agreement.
- ▶ New build properties and properties defined as an HMO are not acceptable.
- ▶ The property must be entirely on a freehold title, any property with separate leases won't be accepted.
- ▶ Each unit must have a minimum floor area of 30m².
- ▶ Multiple houses held on one freehold are not acceptable.
- ▶ Holiday Lets are not acceptable.
- ▶ Any adverse planning restrictions that could prevent the creation of leases are not acceptable.
- ▶ Available for properties in England and Wales.

Please note: AVMs are not permitted for multi-unit properties.

Refurbishment buy to let

Our refurbishment buy to let proposition allows your customer to take advantage of the flexibility of bridging finance with the surety of an exit onto a buy to let mortgage once the property has been refurbished (providing there's no change in circumstances and the property meets the expected valuation following refurbishment).

Our refurbishment buy to let proposition could be ideal for landlords who are looking to make changes to a property that can be completed within 6 months and which are either:

- light refurbishment or,
- works completed under Permitted Development Rights where there is no change to the footprint or structure of the property (any other heavy refurbishment works won't be accepted).

Projects that will take longer than 6 months to complete should use our standard bridging proposition.

Process

- One application submitted to us, which we'll key for you.
- One expert underwriter will provide support throughout the whole case.
- One valuer will assess the property (where possible).
- One conveyancer can act on the application.
- Two offers will be issued - one for the bridging finance and one for the buy to let mortgage. The buy to let mortgage product chosen will remain available whilst the buy to let mortgage offer is valid, allowing customers the security of knowing what their monthly repayments will be once the refurbishment is complete.

Criteria highlights

	Bridging finance	Buy to let mortgages
Maximum LTV	Up to 75% LTV	Up to 75% LTV
Loan amount	<ul style="list-style-type: none"> ▸ Minimum: £50,000 ▸ Maximum: Unlimited 	<ul style="list-style-type: none"> ▸ Minimum: £40,000 ▸ Maximum: £3m (£1m HMO)
Minimum property value	<ul style="list-style-type: none"> ▸ £75,000 (£100,000 in London) ▸ HMOs: £100,000 (£250,000 in London) 	<ul style="list-style-type: none"> ▸ £50,000 (£150,000 in London) ▸ HMOs: £100,000 (£250,000 in London)

Each element of the loan should meet the relevant standard criteria. Customers must complete any refurbishment work within the buy to let offer validity period which will be 6 months from the valuation date.

Examples of what we can assist with

- Landlords looking to change the use of a property to a small HMO with up to 6 bedrooms.
- Landlords wishing to change the use of a garage to a habitable room.
- Properties needing works to meet the minimum EPC rating, such as boiler replacement.
- Properties purchased at auction that require light refurbishment to be acceptable for mortgage purposes.
- Landlords choosing to refurbish in order to maximise the rental yield of their property.

See our [refurbishment buy to let guide](#) for further details.

Please note: acceptance of the refurbishment project is subject to a full underwriter review to ensure it's in keeping with our refurbishment buy to let proposition.

Property criteria

Minimum property value

- ▶ £75,000 or £100,000 in London postcode districts.
- ▶ HMO properties: Minimum £100,000 or £250,000 in London.
- ▶ Multi-units: £75,000 or £150,000 in London (applies to each unit).

Location

Mainland England, Wales and selected postcodes in Scotland. The list below shows the Scottish postcodes we accept:

Region	Postcode
Tayside	DD - All
Lothian	EH - All
Stirlingshire	FK - FK1 to FK16
Glasgow	G - All
Ayrshire	KA - All mainland
Fife	KY - All
Lanarkshire	ML - All
Renfrewshire	PA - PA1 to PA19

Tenure

- ▶ Freehold - not acceptable for flats/maisonettes, with the exception of multi-unit properties.
- ▶ Leasehold - minimum remaining lease term should be 70 years at the time of application.
- ▶ Flying freehold - a property with an element of flying freehold can be considered providing it does not exceed 10% of the total area.
- ▶ Commonhold - are not accepted.

Flats/maisonettes

- ▶ Must be self-contained with private facilities.
- ▶ Must have direct access to the highway via covered common parts.
- ▶ Maximum of 20 storeys.

Social housing

We're unable to consider any property being purchased under any social housing schemes (e.g. Right to Buy, shared ownership, Key Worker etc.). Additionally, we're unable to consider remortgaging any property purchased under any such scheme where the original vendor retains any interest or where any pre-emption clause remains.

Modern Methods of Construction (MMC)

Properties that have any MMC components can be considered providing the property was constructed by one of the following companies:

- ▶ Barratt Developments
- ▶ Bellway
- ▶ Berkeley
- ▶ Bloor Homes
- ▶ Bovis Homes
- ▶ CALA homes
- ▶ Crest Nicholson
- ▶ Galliford Try
- ▶ Persimmon
- ▶ Redrow
- ▶ Taylor Wimpey

New build properties

If the property was constructed within the last 10 years it will need to benefit from one of the following warranties:

- ▶ Advantage HCI
- ▶ Aedis Warranties Ltd
- ▶ Build Assure
- ▶ Building Life Plans
- ▶ Buildzone
- ▶ Checkmate (Castle 10)
- ▶ Premier Guarantee Scheme
- ▶ International Construction Warranties (ICW)
- ▶ LABC
- ▶ N.H.B.C. Guarantee
- ▶ Professional Consultants Certificate (previously an Architect's Certificate).
The issuing architect should have minimum professional indemnity insurance equivalent to the greater of £500,000 or the property value.
- ▶ Protek
- ▶ The Q Policy
- ▶ Zurich Municipal "New build"

Please note: we're unable to accept retrospective building warranties.

Unacceptable property types

- ▶ If the construction is non-traditional, contact us for acceptability.
- ▶ Live/work units or any property where commercial usage exceeds 20% won't be accepted.
- ▶ Any property affected by Japanese knotweed.
- ▶ Any property deemed unsuitable security by the valuer.
- ▶ Any property where there is ongoing movement/monitoring is required.
- ▶ Property where material environmental hazards are present.
- ▶ Properties affected by an overriding interest.
- ▶ Property where saleability may be adversely affected by local planning or by an unsatisfactory mining search.
- ▶ We won't lend where the property is affected by, or within influencing distance of, any significant factor which will have a negative impact on the property's value or re-saleability (e.g. overhead pylons, sub stations, etc).

Construction

- ▶ Coach houses.
- ▶ Any property of Easiform construction.
- ▶ Any property containing mundic concrete.
- ▶ Any property containing no-fines concrete.
- ▶ Flats or maisonettes in blocks exceeding 20 storeys.
- ▶ Grade 1 listed buildings in England and Wales/Grades A and B in Scotland.
- ▶ Mobile homes and houseboats.
- ▶ Properties constructed with high-alumina cement, timber framed property with no brick skin or 100% steel or timber framed property.
- ▶ Property designated defective under Part XVI Housing Act 1985, Housing (Scotland) Act 1987 or Pre-Cast Reinforced Concrete (PRC) property (irrespective of whether repaired under a licence repair scheme).

Restrictive covenants

We're unable to consider any property that may have a restricted occupancy clause within the planning permission, for example, it can only be occupied for a maximum of 11 months in any one year. Property with unrestricted occupancy can be considered provided our normal requirements are met.

Similarly, property that can only be used for retirement or sheltered accommodation is not accepted. This is the same for any property where a planning restriction (e.g. agricultural restriction) effectively limits a property's appeal on the open market.

For new builds, we do consider Section 106 planning obligations.

Structural reports

We may require a structural report. Reports may be accepted from members of the following bodies:

- ▶ The Institution of Structural Engineers (www.istructe.org.uk).
- ▶ The Institution of Civil Engineers (www.ice.org.uk).

The report must be referred to the valuer for comment. If the report is not addressed to the applicant, written confirmation must be obtained from the originator that its contents may be relied upon by the applicant(s).

We won't lend on any property with either ongoing movement or where monitoring is required, where this is identified by either the valuer, or where evident in the structural engineer's report.

Specialist reports

On some occasions we may require a specialist's report for the property, these most commonly comprise of:

- ▶ Timber and damp, electrical, trees, cavity wall tie
- ▶ Mining report (for long term lending these are obtained by the solicitors and a special condition is imposed at offer).
- ▶ Drainage report.

We'll contact you if any of these reports are required. Any specialist report should be prepared by a reputable firm.

Valuation

We'll instruct the valuation in all instances.

We'll aim to use a desktop valuation for standard bridging finance where possible, providing:

- ▶ The purchase price/property value does not exceed £1,000,000.
- ▶ The loan has a gross LTV of 60% or below. When multiple properties are used as security, an AVM can be used for each property where the overall LTV is 60% or below.
- ▶ The AVM achieves an acceptable confidence level as determined by Rightmove.

AVMs are not available for:

- ▶ Any property requiring an element of refurbishment (including refurbishment buy to let applications).
- ▶ HMOs.
- ▶ Multi-units.
- ▶ New build properties or properties recently converted (built/converted in the last 24 months).
- ▶ Properties that have never been occupied.
- ▶ Properties with more than two acres of land.
- ▶ Properties built using Modern Methods of Construction.
- ▶ Commercial and semi-commercial properties.
- ▶ Properties above or adjacent to commercial properties.
- ▶ Flats.
- ▶ Leasehold properties with less than 85 years remaining on the lease.
- ▶ Listed buildings.
- ▶ Suspected poor condition.

We'll notify you at DIP stage if your application qualifies for an AVM. If an AVM can't be used a physical valuation will be required.

Fees

Legal fees

The borrower will be responsible for paying all the conveyancers fees, costs and disbursements. This includes the fees of the conveyancer acting for us in connection with the bridging finance if the borrower chooses to instruct a separate firm to act for them.

The borrower should obtain a detailed quotation from the conveyancing firm.

For further information please visit our website at www.precisemortgages.co.uk/Bridging/Conveyancer.

Whenever we require that a borrower, occupier or guarantor receives independent legal advice then they'll need to pay the legal fees and disbursements of the conveyancer providing that legal advice.

Valuation fees

Please refer to page 14 for confirmation of when we'll accept an AVM.

Purchase price or estimated value (up to)	Standard bridging (AVM)	Standard and light refurbishment	Houses in multiple occupation (HMO)
£100,000	No fee	£265	£500
£150,000	No fee	£300	£500
£200,000	No fee	£335	£515
£300,000	No fee	£360	£585
£400,000	No fee	£385	£645
£500,000	No fee	£430	£705
£600,000	No fee	£480	£770
£700,000	No fee	£530	£830
£800,000	No fee	£585	£940
£900,000	No fee	£640	£1,015
£1,000,000	No fee	£735	£1,085
£1,000,000 plus	N/A	Contact us	Contact us

Please note: Where more than one property is used as security for the loan we require each property to be valued. The charge for each valuation will be as per the table above. Once a valuation has been carried out the valuation fee is non-refundable. In all instances the valuation will be carried out on behalf of Precise Mortgages. All of the above valuation scale fees are inclusive of VAT (where applicable).

For refurbishment buy to let applications separate fees apply, please see out [refurbishment buy to let guide](#) for full details.

Other fees

Telegraphic transfer fee:	£25
Assessment fee:	£295
Redemption administration fee:	£40
Facility fee:	Refer to product details (page 4)

Please note: Some of these fees may be added to the loan subject to the maximum LTV limits applying to the product selected.

In addition loan specific fees may be added on a case-by-case basis. Valuation and legal fees can't be added to the loan. The assessment fee is non-refundable.

Validation requirements

The below table provides a summary of the validation requirements which are based on the customer's intended exit strategy.

	Residential refinance	Buy to let refinance	Sale
Proof of income	Required	Not required	Not required
Bank statements	Required	Not required	Not required
Mortgage conduct	Required	Required	Required
Assets and liabilities	Required	Required	Required

Important information: Where a loan has one or more of the characteristics detailed in the table below, the following validation requirements apply.

	Monthly payments requested (non-regulated bridging only)	Adverse credit and refinance exit	Loans above £1million	LTVs above 65%
Proof of income	Required	Required	Required	Not required
Bank statements	Not required	Required	Required	Required
Mortgage conduct	Required	Required	Required	Required
Assets and liabilities	Required	Required	Required	Required

Please note: Our underwriters reserve the right to ask for additional validation documentation at their discretion.

Identification and residency documents

If originals aren't available, we're able to accept certified copies of any identification and residency documents, subject to the following:

- ▶ The documents must be certified and dated within the last 3 months by an independent professional; e.g. broker (if FCA regulated), solicitor, accountant etc. and not by an applicant, guarantor or close relative.
- ▶ Where an applicant has been seen on a face-to-face basis:
 - all submitted documents must be certified as follows 'I certify this is a true copy of the original'.
 - if the document contains a photograph it must also be certified as 'a true likeness of the applicant'.
- ▶ Where an applicant has been seen on a non-face-to-face basis:
 - all submitted documents must be certified as follows 'I certify this is a true copy of the original'.
- ▶ The name of the person and employer/firm certifying the documents must be clear.

Where a copy of an applicant's identification documents have been obtained via a digital identification solution, we'll require a copy of the broker's digital report showing the verified identification document from one of the following companies:

- | | |
|---------------------------|--------------|
| ▶ Amiqus | ▶ GBGroup |
| ▶ CallCredit / TransUnion | ▶ LexisNexis |
| ▶ Credas | ▶ Onfido |
| ▶ Experian | ▶ TrustID |
| ▶ Equifax | ▶ Yoti |

Supporting Documents

If originals aren't available, the following are acceptable subject to the documents being fully legible and the underwriter having no concerns in respect of authenticity:

- ▶ Photocopies.
- ▶ Scanned images.
- ▶ Photographic images.
- ▶ Digital images.

We retain the right to request original documentation when considered appropriate.

Submission requirements

Submitting a case

We'll notify you of our requirements following case assessments. However, the table below details our standard requirements:

Mortgage conduct	Proof of the most recent 12 months' mortgage payments is required for all current mortgages.
Self-employment	<ul style="list-style-type: none"> ▶ The existing business must have been trading for a minimum of 3 years and the latest 2 years' accounting information should be provided. ▶ We accept a tax calculation, with a tax year overview from HMRC, in lieu of accounts (SA302s are acceptable for previous years). ▶ We only accept accounts prepared by accountants with the following qualifications: ACA/FCA, CA, ACCA/FCCA, AAPA/FAPA, CIMA, CIPFA.
Company directors	Where a company director owns 25% or more of the company shares they must be treated as self-employed.
Employment	<ul style="list-style-type: none"> ▶ A minimum of 6 months in current employment and 12 months continuous employment history is required for all employed applicants. ▶ Income for employed applicants must be verified by means of the last 3 months' payslips and most recent P60. ▶ Where guaranteed or regular bonuses form a substantial part of an applicant's total income, please provide sufficient evidence to confirm that this is the case. ▶ For regular annual bonuses, a 2 year track record should be provided.
Assets and liability statements	Statement should be signed by applicant/guarantor or their accountant.
Schedule of works proposal form	Normally required where any form of refurbishment is to be completed.

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.

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