



TIUTA

PRINCIPLE BRIDGING

RESIDENTIAL BRIDGING

Minimum loan £30,000

Minimum term 1 month – maximum term 12 months

NO EARLY EXIT FEES OR REDEMPTION PENALTIES

Tiuta's facility fee: 1% of loan amount

Broker commission: % set at broker's discretion

Up to 55% LTV – open market value

From 0.95% pcm*

Up to 65% LTV – open market value

From 1.25% pcm*

Up to 70% LTV – open market value

From 1.45% pcm*

Up to 75% LTV – open market value

From 1.65% pcm*

Up to 85% LTV – closed bridge only

From 1.5% pcm*

FEES Legal fee: £850
Administration fee: £350 – deducted from the advance upon completion

*** SEE OVERLEAF FOR RATES ON LARGE LOANS OVER £500,000**

(WHERE THE PURCHASE PRICE IS LESS THAN THE PROPERTY VALUE, PLEASE REFER TO THE UNDERBRIDGE PRODUCT GUIDE)

COMMERCIAL BRIDGING

Minimum 1 month – maximum 12 months

NO EARLY EXIT FEES OR REDEMPTION PENALTIES

Tiuta's facility fee: 1% of loan amount

Broker commission: % set at broker's discretion

Up to 50% LTV / Up to 60% LTV (with additional security) – open market value

From 1.75% pcm

Up to 80% LTV – closed bridge only

From 1.5% pcm

FEES Legal fee: £850 – paid in advance, or solicitors undertaking for monies
Administration fee: £350 – deducted from the advance upon completion

PRODUCT GUIDE – BRIDGING LOANS

TIUTA

T 0870 777 7205
WWW.TIUTAPLC.COM

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Tiuta PLC is Authorised and Regulated by the Financial Services Authority for the conduct of regulated mortgage business in the UK.



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE





TIUTA

RESTRICTED LENDING

Mixed residential & commercial – up to 50% LTV – open market value. From 1.65% pcm

House in Multiple Occupation (HMO) – up to 50% LTV – open market value
(with demonstrated exit route). From 1.65% pcm

Live / work units – up to 55% LTV – open market value. From 1.75% pcm

New build residential – please enquire

Land with full residential planning – up to 50% LTV – open market value. From 1.75% pcm

Loans to Limited Companies – up to 60% LTV – open market value.

Large Loans between £500,000 – £1,000,000 - 65% LTV – open market value. From 1.25% pcm

Large Loans between £1,000,001 – £1,500,000 - 55% LTV – open market value. From 1.5% pcm

Large Loans over £1,500,000 – 40% LTV – open market value. From 1.5% pcm

LENDING CRITERIA – Unacceptable Security:

- Land without planning permission & land with planning for commercial
- Ex-Local Authority (except houses and flats in conversions or small blocks where it can be demonstrated that more than 70% of the building has been purchased privately)
- Concrete construction
- 100% Timber construction
- Steel frame construction (except new build properties)
- Flats above food premises with A3 use or those adjacent
- Properties with restrictions regarding occupancy e.g. retirement flats etc.
- Determined as unacceptable security by the appointed valuer
- Less than 10 years old without NHBC / Zurich Municipal guarantees or architect's certificate
- Not wholly owned by the borrower (shared ownership)
- Mobile homes / house boats / caravans
- Freehold flats or maisonettes
- Care homes / nursing homes
- Petrol stations without planning permission
- Nightclubs
- Golf clubs
- Churches
- Public Houses
- Hotels / Bed & Breakfasts / Guest Houses / Hostels
- Food premises
- Adult entertainment
- Equestrian centres with or without residential accommodation
- Kennels / catteries without residential accommodation
- Agricultural

PRODUCT GUIDE – BRIDGING LOANS

NB: We DO NOT permit refinances on properties that already have loans from another bridging loan provider secured against them

THIS PRODUCT GUIDE IS FOR REFERENCE ONLY

EACH CASE IS DECIDED UPON ITS OWN MERITS ON A CASE-BY-CASE BASIS

- **INTEREST RATES MAY VARY SUBJECT TO STATUS**
- **THE LOAN TERM CANNOT BE EXTENDED BEYOND 12 MONTHS**
- **WE LEND ON PROPERTY IN ENGLAND AND WALES**

TIUTA

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