mt finance

BRIDGING LOAN PRODUCT GUIDE

23rd March 2026

BBR is currently 3.75%



For Intermediaries Only

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RESIDENTIAL PROPERTY

Legal Charge	1st and 2nd charge
Min Loan Term	1 month
Max Loan Term	24 months
Min Loan Amount	£50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)
Max Loan Amount	£10,000,000

First Charge	
≤ 60% LTV	0.89%
≤ 65% LTV	0.95%
≤ 70% LTV	0.99%

Second Charge	
≤ 60% LTV	0.95%
≤ 65% LTV	0.99%

Key Features

Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

SEMI-COMMERCIAL PROPERTY

Legal Charge	1st charge only
Min Loan Term	1 month
Max Loan Term	24 months
Min Loan Amount	£50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)
Max Loan Amount	£2,500,000

First Charge	
≤ 65% LTV	0.99%
≤ 70% LTV	1.05%

Key Features

Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%
- If a 2nd charge is on the clients main residence, the loan must be for business purposes only

COMMERCIAL PROPERTY

Legal Charge	1st charge only
Min Loan Term	1 month
Max Loan Term	24 months
Min Loan Amount	£50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05%)
Max Loan Amount	£2,500,000

First Charge	
≤ 55% LTV	0.95%
≤ 60% LTV	0.99%
≤ 70% LTV	1.05%

* Maximum 65% LTV on both nurseries and healthcare properties
** Please note the maximum LTV is calculated against the 180-day valuation.

Key Features

Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%

HEAVY REFURBISHMENT

Legal Charge	1st charge only
Min Loan Term	1 month
Max Loan Term	24 months
Min Loan Amount	£50,000
Max Loan Amount	£500,000

First Charge	
≤65% LTV	0.99%

Key Features

Funds must be for non-regulated transactions only and:

- Retained, part & part, and serviced interest options are available
- No early repayment or exit fees
- Procuration fees payable from 1%
- Cost of works available to be drawn in stages based on the increasing value
- 100% of build costs are available

Gross Development Value:

	GDV (not to exceed)	Admin Fee
≤55% LTV	50%	< 100% of costs
≤60% LTV	55%	

KEY CRITERIA

Borrower Eligibility

MT Finance will accept the following:

- Borrowers ages from 21-85 years
- LTD company/ LLPs/ non-EEA, Expats/ offshore companies
- CCJs and arrears

Fees

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£879

Loan Purpose

1st Charge:

- Buy-to-let
- Property purchase
- Capital raise
- Time restricted transactions, including auctions
- Light refurbishment
- Heavy refurbishment
- Below market value purchases
- Lease extensions
- Refinance an existing loan
- Rebridge
- Debt consolidation

2nd Charge:

- Additional property purchase or deposit
- Business purposes
- Refurbishment of security or alternative property

REGULATED BRIDGING

Legal Charge	1st and 2nd charge
Min Loan Term	1 month
Max Loan Term	12 months
Min Loan Amount	£50,000 (Loans below £125,000 are subject to a minimum interest rate of 1.05% PCM)
Max Loan Amount	£2,500,000

Rates

First Charge	
≤ 65% LTV	0.95%
≤ 70% LTV	0.99%

Second Charge	
≤ 60% LTV	0.95%
≤ 65% LTV	0.99%

Key Features

Loans will be subject to retained interest only and:

- No early repayment or exit fees
- Procuration fees payable from 1%

REGULATED BRIDGING KEY CRITERIA

Borrower Eligibility

MT Finance will accept the following:

- Borrowers ages from 21-85 years
- Expats
- CCJs and arrears
- First-time landlords

Fees

All fees are deducted upon completion.

Facility Fee	Admin Fee
2% - minimum £2,000	£879

Loan Purpose

1st Charge & 2nd Charge:

- Property purchase
- Capital raise
- Light refurbishment
- Heavy refurbishment
- Below market value purchases
- Time sensitive transactions
- Auction purchases
- Gifted deposits
- Pay tax bills

MEET YOUR BDM



Joe Grace

Senior BDM for London & South East

Joe originally joined us in 2019 as a New Business Executive, meaning he has an in-depth knowledge of our operations and process. His ability to forge strong relationships make him a natural BDM for our brokers in London.

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Richard Sherman

Senior BDM for South West & South Wales

Richard joined us in 2018 and has over 10 years' experience in the industry. Having joined from a mortgage broker, he's uniquely placed to understand how our brokers in South West England and South Wales truly operate and how best to support them.

07366 144697 richard@mt-finance.com



Charlie Gregory

BDM for London & South East

Charlie Gregory is a Business Development Manager driven by a commitment to speed, flexibility and service. He brings a wealth of experience in the specialist finance and bridging sectors, having held key roles at several prominent firms.

07460 753466 charlie@mt-finance.com



James Briggs

National Account Manager

James is a highly motivated specialist finance leader with over 25 years of experience in the UK mortgage market. As National Account Manager at MT Finance, James focuses on developing specialist lending propositions and forging long-term intermediary relationships.

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Adam Healy

Business Development Manager

Adam is a seasoned specialist finance professional with over 18 years of experience. His extensive background spanning the entire lending lifecycle allows him to assess complex cases with an underwriter's eye, ensuring a proactive approach to risk management from the outset.

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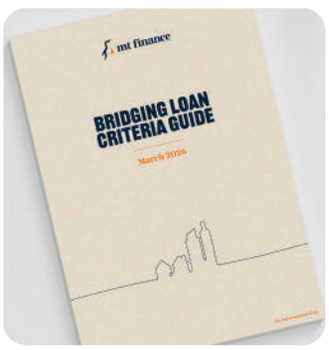
SUBMIT BUSINESS



Submit Business

Easily submit a new case and manage your existing ones, all via our intermediary portal. Or if you'd rather discuss your case prior to submission, call our expert BTL team - they're friendly and happy to help.

More Info →



Bridging Criteria Guide

Whether you're looking to invest, grow your portfolio, finance an acquisition, refinance existing debt, remortgage a business loan, or unlock capital from commercial property, we're here to help you get the solutions you need.

More Info →



Become an Introducer

From enquiry to completion, you have direct dialogue with your dedicated underwriter, receive regular updates from your case manager, and our BDMs are always on hand to explore your client's options. Rest assured; we're with you all the way.

More Info →