





ABOUT US

First 4 Bridging has been established for over 15 years as a Master Broker, specialising in bridging and development finance.

We have unique relationships with a wide range of lenders, both private and mainstream, which coupled with our detailed knowledge of their underwriting procedures, means we can quickly find the right solution for your client, however complex their needs. In most cases, we can provide a decision within the hour and completion within a matter of days.

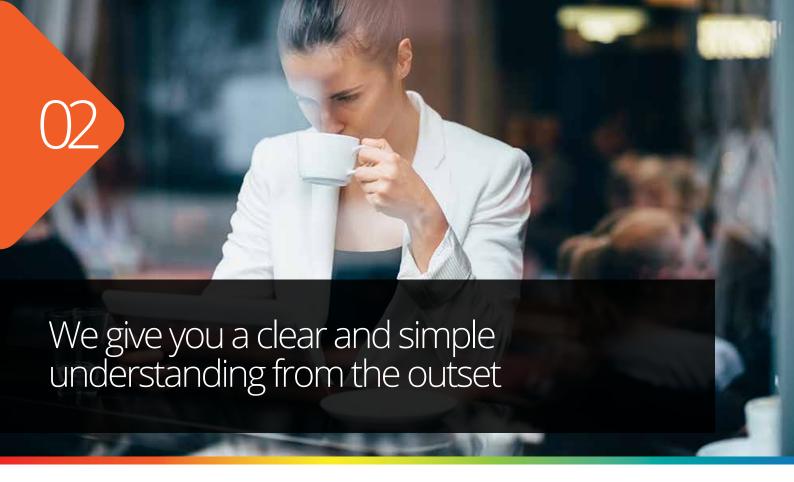
We have worked successfully with intermediaries over the years, resulting in many considering us to be an important extension to their business.

We offer exceptional service levels and our reputation speaks for itself. Therefore, much of our business is repeat business from extremely satisfied introducers.

REASONS TO USE US

- Exclusive rates and products
- Market leading proc fees paid
- Keep all of your Broker Fee
- No additional fees charged

- Commissions paid within 48 hours of completion
- Most cases underwritten in-house
- Benefit from our extensive Lender Panel
- Our experience allows us to place and complete cases quickly



ABOUT BRIDGING FINANCE

What is a Bridging Loan?

Bridging Loans are a short-term facility and, like a mortgage, are secured on property or land. They are generally used to provide a temporary cash injection.

What are the advantages?

Speed and convenience are two of the main advantages of short-term funding. Bridging finance is much faster and easier to arrange than a conventional mortgage and can provide fast funding with a more flexible application process.

What are they used for?

As the name suggests, bridging loans are generally used to bridge a gap between two transactions.

There are many reasons why people may use a bridging loan. Some examples are:

- Property development
- Property purchase
- Property refurbishment
- Deposit for another property
- Pay off a tax bill
- Purchase of a property overseas
- Purchasing a property at auction
- Extend property portfolio



Residential Bridging Finance 1st charge basis

Suitable for: Owner occupied or investment properties **Used for:** Consolidation, Property refurbishment

Property purchases, Cash flow requirements

Loan Amounts: From £50,000 to £100,000,000

LTV: Up to 75%

Rates: From 0.49% per month

Terms: Up to 24 months

Residential Bridging Finance 2nd charge basis

Suitable for: Owner occupied or investment properties

A 2nd charge bridging loan is an ideal option

for commercial and business purposes Cash flow for businesses, Tax liabilities,

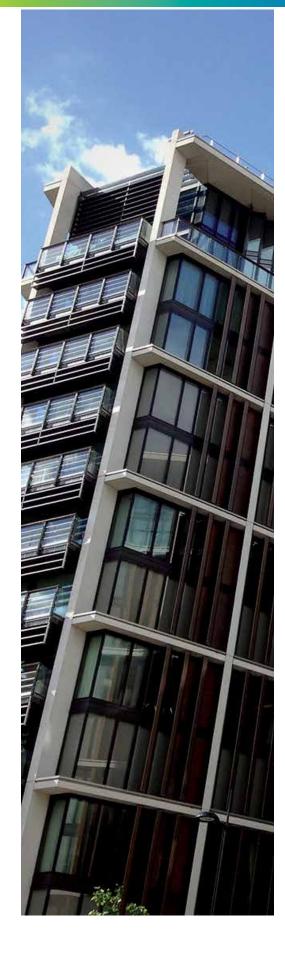
Investment property purchase, a Deposit

for an investment property

Loan Amounts: From £50,000 Up to 70%

Used for:

Rates: From 0.85% per month **Terms:** Up to 24 months



04 PRODUCTS

Commercial Bridging Finance 1st or 2nd charge basis

Suitable for: Owner occupied or investment properties

Commercial property purchases

Used for: Capital Raising, Cash flow for businesses

Loan Amounts: From £50,000 Up to 70%

Rates: From 0.85% per month

Term: Up to 24 months



Development Finance

1st charge basis

Suitable for: Experienced developers, Small builders,

Limited companies, Sole-trader builders

Used for: Site acquisition, New build development projects

for single or multi property development,

Residential and commercial property renovations and refurbishments, Property conversions, Shop refurbishment and extensions, Commercial

construction

Loan Amounts: Up to £50m +

LTV: Up to 75% of the GDV and 100% of the build costs

Rates: From 6.5% per annum **Term:** Up to 36 months

Payment roll-up subject to LTV



05 PRODUCTS

Medium Term Buy to Let Finance 1st charge basis

Suitable for: New and experienced landlords in England,

Scotland and Wales

Used for: Investment properties, Purchase or Re-finance,

Capital Raising, Renovations

Loan Amounts: From £50,000 upwards

LTV: Up to 75% (up to 100% with additional security)

Rates: From 6.99% per annum

Income: Rental plus other income taken into consideration

Term: 2 - 5 years







CASE STUDIES

3 days to complete!

An Introducer approached us because a lender had let him down at the last minute. The client was due to repay a development facility and had 3 days to complete, otherwise, he would have incurred high default costs. First 4 Bridging arranged the facility through one of our lender partners and completed within the time-scale that the client needed.

When the case came to us, a valuation had already been carried out on the property which the new lender was happy to have re-addressed. The Introducer was responsive in dealing with the lender's requirements. The deal was completed within this time-scale as we worked closely with the Introducer and he responded efficiently to the lender's requirements.

Conversion of Property into Flats

We were approached by an Introducer whose client had converted a property he owned in Buckinghamshire into two flats. The mortgage on the property was nearing the end of its term, and the Introducer tried re-financing with a BTL mortgage. Although the client had split the property into two flats, both flats remained on one title and could not, therefore, be considered as suitable security for the long-term lender.

We arranged a bridging facility which paid off the existing mortgage, thereby affording the client sufficient time to split the titles. This then enabled the Introducer to go on to re-finance the client onto a long-term BTL facility.

Corporate tax bill

One of our Introducers came to us as his clients had two investment properties and had recently received a corporate tax bill that they were unable to pay. We arranged a bridging facility which was secured on both investment properties to raise funds for the tax bill to be settled. The clients then sold one of the investment properties to pay off the bridging facility.



PROCESS

We understand time is precious, therefore we keep our process as streamlined as possible.

- Contact our New Business team directly with your enquiry on 01344 567767, or
- Complete and email our simple one page Enquiry Form to admin@f4b.co.uk
- Once the case has been agreed, terms will be issued
- On confirmation that the client is happy to proceed, Surveyors are instructed immediately once the valuation fee has been received
- F4B will package and process according to the Lender's requirements
- Solicitors are instructed
- Legal completion takes place
- Commissions paid directly to your bank account within 48 hours of completion

CONTACT



admin@f4b.co.uk

www.f4b.co.uk

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Full Name



Enquiry form												
Intermediary details	S											
Company name					Contac	t name						
Telephone number					Mobile number							
Email address					Broker fee							
Loan details												
Purpose of loan												
Loan amount				Term of loan			How	will the	loan be r	epaid		
Applicants details	Annlica	nt 1			Applica	ents de	taile	- Annlic	ant 2			
Applicants details - Applicant 1 Title Full name					Title		-ull nar		.arre Z			
								TIE .				
Residential address					Residei	ntial add	aress					
D.O.B	Marital status		US		D.O.B				arital stat	:US		
Tel	Mob		ob		Tel					Mob		
Email	An		Any a	dverse credit	Email	Email				Any adverse credit		
Net income	Years at th		at this	address	Net inc	Net income			Years at this ad		address	
Property value: £	Ler		Lend	er	Proper	pperty value: £				Lende	r	
Balance outstanding					Balance outstanding							
Droposed segurity												
Proposed security Address												
House Flat	Other property description (commercial / no. of beds, baths etc)											
Current property value :		Pi	Purchase / Refinance			Purchase price			se nrice f			
				Freehold / Leasehold					of lease			Years
			Teerioid / Leaserioid		o outsta	nding	Lengun	OI lease			Tears	
Current mortgage lender					Balance outstanding							
Rental income					Do you own additional property							
Who will occupy the property					Relationship to applicant							
I/We authorise you to make su including credit bureau, mortg information may be received b	age or ler	ries, ameno nding comp	dments panies i	and obtain such confirm now or at any time in the	ations and r future with	eferences reference	as you to my /	may deen our mortខ្	n appropria gage / loan a	te from a applicatio	ny person n and that	or company, this

Signature

Date