

A wide-angle photograph of the London skyline at dusk. The Shard is the most prominent building, illuminated against a dark sky with soft, colorful clouds. Other buildings like the City Hall are visible. The River Thames flows in the foreground, with a few boats. A semi-transparent green banner is overlaid at the bottom of the image, containing the text 'The Brokers Preferred Choice' in white, sans-serif font.

The Brokers Preferred Choice



01

Use our knowledge and experience
to add value to your business

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**

02

We give you a clear and simple understanding from the outset

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
Used for:	Cash flow for businesses, Tax liabilities, Investment property purchase, a Deposit for an investment property
Loan Amounts:	From £50,000
LTV:	Up to 70%
Rates:	From 0.85% per month
Terms:	Up to 24 months



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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
LTV:	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



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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



No two cases ever the same

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.

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Immediate decisions • Bespoke solutions •
Fast turnaround

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

- ☎ **01344 567767**
- ✉ admin@f4b.co.uk
- 🌐 www.f4b.co.uk

Atrium Court,
The Ring,
Bracknell,
Berkshire,
RG12 1BW

Enquiry form

Intermediary details

Company name	<input type="text"/>	Contact name	<input type="text"/>
Telephone number	<input type="text"/>	Mobile number	<input type="text"/>
Email address	<input type="text"/>	Broker fee	<input type="text"/>

Loan details

Purpose of loan	<input type="text"/>		
Loan amount	<input type="text"/>	Term of loan	<input type="text"/>
		How will the loan be repaid	<input type="text"/>

Applicants details - Applicant 1

Title	<input type="text"/>	Full name	<input type="text"/>
Residential address	<input type="text"/>		
D.O.B	<input type="text"/>	Marital status	<input type="text"/>
Tel	<input type="text"/>	Mob	<input type="text"/>
Email	<input type="text"/>	Any adverse credit	<input type="text"/>
Net income	<input type="text"/>	Years at this address	<input type="text"/>
Property value: £	<input type="text"/>	Lender	<input type="text"/>
Balance outstanding	<input type="text"/>		

Applicants details - Applicant 2

Title	<input type="text"/>	Full name	<input type="text"/>
Residential address	<input type="text"/>		
D.O.B	<input type="text"/>	Marital status	<input type="text"/>
Tel	<input type="text"/>	Mob	<input type="text"/>
Email	<input type="text"/>	Any adverse credit	<input type="text"/>
Net income	<input type="text"/>	Years at this address	<input type="text"/>
Property value: £	<input type="text"/>	Lender	<input type="text"/>
Balance outstanding	<input type="text"/>		

Proposed security

Address	<input type="text"/>		
House	<input type="checkbox"/>	Flat	<input type="checkbox"/>
Other	<input type="checkbox"/>	property description	<input type="text"/>
Current property value £	<input type="text"/>	Purchase / Refinance	<input type="text"/>
		Purchase price £	<input type="text"/>
1st charge / 2nd charge	<input type="text"/>	Freehold / Leasehold	<input type="text"/>
		Length of lease	<input type="text"/>
		Years	<input type="text"/>
Current mortgage lender	<input type="text"/>	Balance outstanding	<input type="text"/>
Rental income	<input type="text"/>	Do you own additional property	<input type="text"/>
Who will occupy the property	<input type="text"/>	Relationship to applicant	<input type="text"/>

I/We authorise you to make such enquiries, amendments and obtain such confirmations and references as you may deem appropriate from any person or company, including credit bureau, mortgage or lending companies now or at any time in the future with reference to my / our mortgage / loan application and that this information may be received by fax

Full Name Signature Date