



TIUTA

PRODUCT GUIDE 01.04.2011 – BRIDGING LOANS

RESIDENTIAL BRIDGING

<b>Broker Commission</b>	% set at Broker's discretion	
<b>Product type</b>	Regulated and non-regulated products available	
<b>Locations</b>	England and Wales only	
<b>Max LTV*</b>	Up to 75% Up to 85% for a closed bridge only *LTV is based upon Open Market Value (OMV)	
<b>Max Loan Size</b>	No maximum loan size	
<b>Min Loan Size</b>	£30,000	
<b>Interest rate <sup>1</sup> / **:</b>	<b>&lt; 50% LTV (OMV)</b>	<b>From 0.95% PCM</b>
	<b>From 51% up to 75% LTV (OMV)</b>	<b>From 1.25% PCM</b>
	<b>Up to 85% LTV (OMV) for closed bridge only</b>	<b>From 1.00% PCM</b>
	<sup>1</sup> Where there is a discount greater than 20% of the property's open market value (OMV) interest rates from 1.45%	
	** For central London properties and loans greater than £500,000 interest rates and fees subject to negotiation	
<b>Loan Term</b>	Minimum 1 month, maximum 12 months NB: the loan term cannot exceed 12 months	
<b>Fees</b>	Administration Fee	£495 – deducted from the advance upon completion
	Legal fee	£495 (For offshore applications – legal fees by negotiation)
	Tiuta Facility Fee	1% of loan amount
	NO EARLY EXIT FEES OR REDEMPTION PENALTIES	



Niche Residential Bridging Opportunities

- Loans to Limited Companies – up to 70% LTV
- Mixed residential and commercial – up to 60% LTV (OMV)
- Houses of Multiple Occupation (HMO) – up to 60% LTV (OMV) with demonstrated exit route
- Land with planning – up to 60% LTV. For development or refurbishment finance please enquire
- Refinancing existing bridging finance – subject to negotiation and status
- **Facilities for non-standard borrowers available – please enquire**

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T 0870 777 7205  
WWW.TIUTAPLC.COM



21 ELY PLACE, LONDON, EC1N 6TD T 0870 777 7205 F 0870 777 7204 WWW.TIUTAPLC.COM ENQUIRIES@TIUTAPLC.COM

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



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

