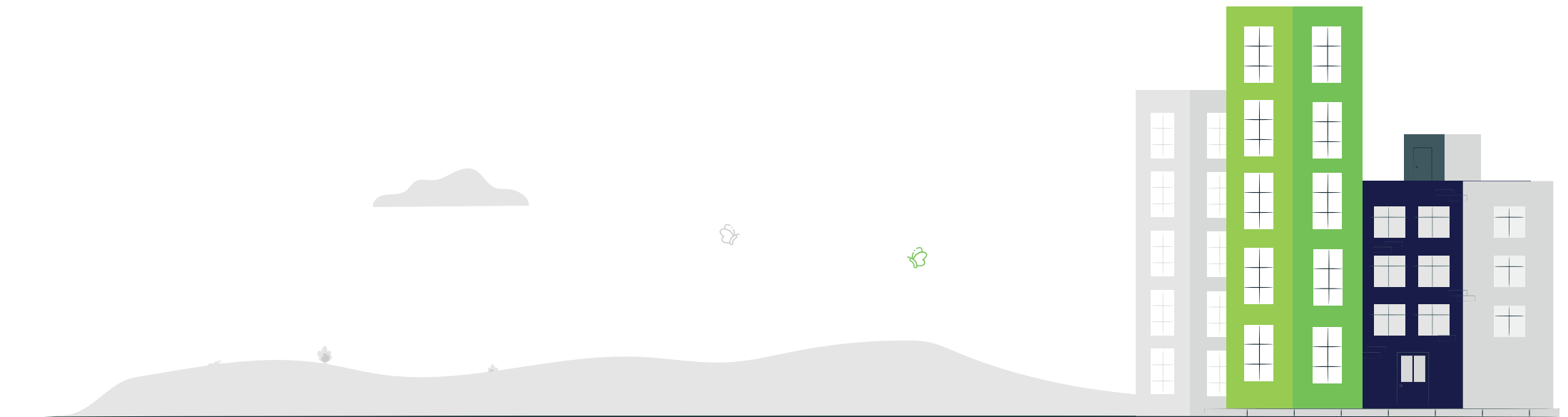


Bridging Non-FCA Regulated Product Guide

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For Intermediaries Only

Spring Finance Limited, 3 Theobald Court, Theobald Street, Borehamwood WD6 4RN

Spring Finance is a trading name of Spring Finance Group Ltd (14088677), Spring Finance Ltd (03709012), SF11 Ltd (07731478), SF13 Ltd (08273729), SF22 Limited (14588596), SF24 Limited (15589627) and Spring Finance M1 Ltd (14111987) all of which are registered in England and whose registered office is 3 Theobald Court, Theobald Street, Borehamwood WD6 4RN.

Spring Finance Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference number 300606.

All products available for non-FCA regulated loans

	Residential Bridging (First & Second Charge) <small>Includes light renovation</small>	Heavy Renovation (First & Second Charge)	HMO (First Charge) <small>Up to 12 rooms</small>	Commercial (First Charge)
Max LTV	75% first charge 65% second charge	65% of purchase price / value + 100% of build costs in arrears	70% of purchase price / value + 100% of build costs in arrears	65% of purchase price / market value
Max LTGDV	N / A	65%	N / A	N / A
Min Loan Amount	£100,000	£100,000	£100,000	£100,000
Max Loan Amount	£2,500,000	£2,500,000	£2,000,000	£2,000,000
Monthly Rate	From 0.89%	From 1.09%	From 1.14%	From 1.04%
AVM	First Charge residential bridging - £200,000 up to 65% LTV - £300,000 up to 55% LTV Second Charge residential bridging - £100,000 up to 60% LTV - £200,000 up to 50% LTV	N / A	N / A	N / A
Interest	Retained	Retained	Retained	Retained
Credit Profile	All types of credit history considered	All types of credit history considered	All types of credit history considered	All types of credit history considered
Works to Property	Non-structural works permitted	All types of renovation / conversion considered	All types of renovation / conversion considered	Non-structural works permitted