

At Tiuta, our bridging finance products are lent on an Open Market Value (OMV) basis, as opposed to purchase price, so we can offer up to a 100% funding on our 75% Loan-to-Value (LTV) bridging products. Plus with no maximum loan size, options for standard and non-standard borrowers, and no early exit fees or redemption penalties Tiuta can provide bespoke solutions to your short term financial needs. For a decision in principle call 0870 777 7205 or visit [www.tiutapl.com](http://www.tiutapl.com).



TIUTA

**PRODUCT GUIDE 09.08.10 – BRIDGING LOANS**

**RESIDENTIAL BRIDGING**

<b>Broker Commission</b>	% set at Broker's discretion	
<b>Product type</b>	Regulated and non-regulated products available	
<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 rates<sup>1</sup> / **:</b>	< 50% LTV (OMV)	From 0.95% PCM
	51 – 60% LTV (OMV)	From 1.25% PCM
	61 – 70% LTV (OMV)	From 1.45% PCM
	Up to 75% LTV (OMV)	From 1.65% PCM
	Up to 85% LTV (OMV) for closed bridge only	From 1.00% PCM
	<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	
<b>Locations</b>	England and Wales only	

**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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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.

