

AVM BRIDGE PRODUCT GUIDE

KEY CRITERIA

Loan sizes	£100,000 to £1,000,000
Loan terms	12 to 18 months
Securities	Residential C3 investment properties in England and Wales
Maximum gross LTV	55% for refinances 65% for purchases 75% for open market purchases where the property will be refurbished using borrower funds during the term of the loan

INTEREST RATES

1.5% broker commission	From 0.79% per month
2% broker commission	From 0.84% per month

FEE S

Arrangement fee	2%
Broker commission	From 1.5% (taken from the arrangement fee)
Automated valuation model (AVM) fees	From £99
Legal fees (deducted from the loan amount)	At market rate, provided upon application
Exit fee	None
Early repayment charges	None (subject to 3 months' minimum interest)

EXAMPLE PERMITTED USES

Property purchases, auction purchases, borrower-funded light refurbishments where the cost of works is up to 40% of the OMV.

EXAMPLE PROHIBITED USES

Owner-occupied properties, high value single asset properties, agricultural properties, properties without sufficient comparable sales data (Hometrack confidence level of 5 or higher is required for an AVM).

For more information, quick indications or credit-backed terms, speak directly to a Funding 365 underwriter:

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YOUR PROPERTY MAY BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED AGAINST IT.

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