
Bridging Finance

Blue Turtle Finance is a family run business, providing a first class, friendly and professional service. Our clients are of prime importance to us, we always, take the time to listen to their requirements and concerns. At Blue Turtle Finance we work with you, to achieve the best plan to suit your personal financial requirements. Whether you require a Bridging, Residential or a Commercial Mortgage/Loan, you will certainly not be put through to a call centre. We will guarantee one to one personal attention from your initial application right through to completion. Fast Bridging loans, Completions within 2-10 Days

- £25,000 - £50,000,000
- Daylight Bridging rates from 0.025%
- Great Bridging Rates from just 0.58%
- Fast completions - average 2-10 days
- Same day offer available
- 70% LTV for Residential Bridging Loan -100% LTV (with additional security)
- 60-70% LTV for Commercial Bridging Loan - 100% LTV (with additional security)
- 100% of purchase price possible. (open market value)
- Simple and efficient applicaiton procedure
- Interest can be added to the loan
- No minimum term
- Daily Interest
- No Exit Fee's
- Open ended bridging available
- Adverse Credit Considered

- All types of Bridging propositions considered
How do Bridging Loans work? Bridging Loans are short term loans that are taken out to fund any number of urgent financial situations where cash is needed urgently. Normally bridging loans are taken out to fund the purchase/refinance of a residential, commercial property or land. Bridging loans are always secured on an asset which is professionally valued.
What can I use as security for a bridging loan?

- Residential Properties
- Residential Developments
- Commercial Property
- Commercial Developments
- Mixed Use (part commercial/part Residential) property
- Land
- Offices

- Retail
How much can I borrow? The amount you can borrow ranges from £25,000 to £50,000,000 however it is normally limited to a certain percentage of the market valuer of the asset the loan is being secured on. For land this is typically 70%, for residential 80% and for commercial 65%-70%. These percentages can change if additional securities are made available.
What can I use the bridging loans for? Bridging loans can be used for a variety of reasons including:

- Buying a property at auction
- Purchasing a new property before a current property is sold
- Buying land for building by developers, investors, builders and self build consumers
- Quick equity release for debt consolidation, business funding, investment property purchases or renovation
- Purchasing of commercial property or injecting funds into a business
- Debt consolidation
- Business capital finance
- Overseas property

How much do bridging loans cost? The cost of bridging loans varies depending on the type of property or land. Typically you can expect to pay between 0.58% and 1.60% although this could increase if you have any bad credit in recent years. Are there any other fees involved? There is normally a Brokers Fee and Lenders Fee these are paid on completion of the bridging loan, there will also be a valuation fee of a few hundred pounds depending on the property value.

How long does a bridging loan last and can I repay the bridging loan early? Bridging loans can be set to run as long as you need them to but it is expected that most bridging loans are for short term funding and will be repaid within 6 months, there are bridging loan products you can have for just one day, these are classed daylight bridging loans.

What is bridging finance? Bridging finance is another term for bridging loans.
How big is the bridging loans market? Bridging loans are commonly used and the estimates are that at any point in the year there is over £2 billion worth of bridging loans in existence.
What's the quickest way to get a bridging loan? Contact one of our fully qualified advisors on 0845 460 6616 or just complete one of our enquiry forms and an advisor will contact you to discuss your requirements.
Key Features of our Bridging Loans

- Decision in hours
- Fast completion 2-10 Days
- Upto 80% LTV (100% in some cases)
- Borrow upto £50m
- Lending from 1 day to 12 months
- Residential and Commercial property
- Land

- CCJ's considered It's quick and easy to apply, so contact us today for an in-principle decision Call Now 0845 460

6616[CLICK HERE FOR A QUICK ENQUIRY FORM](#)