

# Specialist Bridging Finance

## RAW Bridge

### At a glance

#### Outstanding Service

- Quick and easy application process that is simpler than applying to a bank
- Deal directly with decision makers
- Fast responses
- Consider borrowers with unusual circumstances

#### Bridging Specialists

- Up to 50% of property value or purchase price (whichever is lower)
- Maximum £1,500,000
- First legal charge required
- Up to 11 months
- Interest only
- Any quality residential property considered
- England, Wales or Scotland

#### Flexible Approach

- All situations considered
- No pre-defined age restrictions
- Flexible
- Minimum Loan only £50,000
- Each client reviewed on their merits
- No 'Tick box' approaches
- Direct access to decision makers

## A simple, transparent and fast option for residential buy-to-let bridging finance.

### ELIGIBILITY CRITERIA

RAW Bridging Finance is available to a broad range of people; we can lend to,

- Non-UK residents
- UK residents
- UK expats
- Companies and trusts

Although we try to keep our application process as simple and accessible as possible we will need some basic information and due diligence on the borrower, as well as information on the borrower's personal circumstances or the trust or the company's ownership, depending on which is relevant.

### HOW DO I APPLY?

To apply simply contact RAW Capital Partners by email on the below address with an outline of your initial requirements.

We will aim to deliver an initial response within 24 hours. Further information may be required to aid a smooth decision making process.

We try to keep forms short and simple, they can be completed on screen for your convenience; [click here to access them.](#)

### NEXT STEPS

Once we have agreed to lend 'in principle' we will instruct an independent Valuer to visit the property. There will be a fee for the valuation and an application fee payable at this time. Once we are happy with the Valuer's assessment, we will instruct solicitors to act on the lender's behalf.

### COSTS

- Loans start at 5.25% over Base Rate.
- Arrangement fees from 2%, minimum £2,000, payable on application.
- Valuation and assessment fees apply, depending on property, payable in advance.
- Lender's solicitor's costs at borrower's expense.
- Full or partial capital repayment fee £950.
- Interest will be payable in advance, usually monthly or quarterly.

### PROPERTY TYPES

We are generally happy to lend on most types of quality property and we try our best to take each proposal on its merits. Our senior team and lending committee will look at each proposal but typically won't lend against:

- Property within mixed-use development where retail or office space exceeds 20%
- Mixed-use developments with uses other than retail, office and residential
- Mobile homes and houseboats
- Property with planning or residency restrictions, including retirement property
- Property of non-traditional construction

## Find out more

The RAW Lending Team is led by Tim Parkes who has over 30 years experience in financial services.

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