







OUR BRIDGING LOAN AT A GLANCE




Momenta Finance specialises in providing bridging loans for a range of purposes. With a proven track record in funding such endeavours, our dedicated property team assists borrowers in structuring financial solutions to meet their specific requirements.

We take pride in our expansive support network that spans the entire United Kingdom, ensuring accessibility and assistance for projects throughout England, Wales, Scotland, and Northern Ireland.

BRIDGING LOAN OVERVIEW





	Loan Amount	£200,000 up to £5 million	
	Loan Term	Up to 24 months	
	Security	1st charge basis and a PG	
	Leverage	Up to 75% gross LTV/LTGDV	
	Interest Rate	Starting from SONIA + 0.58% per month	

SECURITY REQUIREMENTS




-  Residential and mixed-use properties (where the commercial space of the property is <25% of the total property value).
-  Personal Guarantees (PGs) will need to be signed by any individual related to the funding as deemed required by us.
-  RICS certified full valuation on the property to be taken as security. The valuation must be instructed by and addressed to Momenta Finance.

***Our commitment is your advantage.
We bring unparalleled flexibility, shaping deals to match your clients funding needs.***

ELIGIBILITY GUIDELINES

-  We require a clear view on exit (repayment of the loan) via either sale of the funded properties or a re-finance onto longer term debt.
-  The borrower can be a limited company, a partnership, an LLP or sole proprietor.
-  Borrower must have a proven track record in similar type property transactions.
-  The borrower must be domiciled in the UK.

GOOD TO KNOW

-  Interest can be rolled up for the full term of the loan (subject to LTV limits) alternatively it can be serviced monthly if the property generates rental income.
-  Typical fees are 2% up-front and 1% on exit.
-  A primary residence cannot be used as collateral.





MOMENTA FINANCE

REALISING POTENTIAL

WHY CHOOSE BRIDGING FINANCE

Bridging finance not only facilitates property transactions but also serves as a versatile short to mid-term funding solution for development projects with funding gaps.

Momenta offers fast turnaround on bridging loans tailored for residential and mixed-use projects, with funding options ranging from £200,000 to £5 million.

LOAN PURPOSE

- Purchase of properties
- Equity release against existing properties
- Light refurbishment projects
- Development exit funding

SONIA

The Sterling Overnight Index Average (SONIA) is an interest rate benchmark.

VARIABLE/FLOATING INTEREST RATE

A floating interest rate is one that changes periodically, as opposed to a fixed (or unchanging) interest rate.



REQUIRED DOCUMENTS

- Completed and signed application form.
- A summary of the applicant's track record in the UK property market.
- A detailed description of the property or properties being offered as security.
- Breakdown of any refurbishment costs or remaining construction costs (for development exit loans).
- The planning reference number (for refurbishment loans if applicable). This allows Momenta Finance to verify the planning permission status and details of the project.
- RICS certified full valuation for the property to be taken as security. The valuation must be instructed by and addressed to Momenta Finance.
- Monitoring Surveyor reports for refurbishment and development exit deals.

Reach out to us at 0800 848 8480 or property@momentafinance.co.uk to register as an Introducer, or request a quote to see how we can help your clients access the funds they need.

OUR DEDICATED SERVICE AND UNWAVERING COMMITMENT TO YOU.

- Dedicated and specialised property finance team with deep experience in the UK market.
- A panel of seasoned valuers, monitoring surveyors and legal firms that support us on transactions.
- Our execution on deals (speed and accuracy) sets us apart from our competitors.
- Access to our Underwriting Team to discuss deals if needed.
- Loan and supporting documents can be signed electronically for convenience.

We can provide a preliminary decision within 24 hours and a credit-backed offer within 72 hours.

