

## Gatehouse Capital Bridging Finance Products (Non-Regulated) – effective from 21st May 2026

If you need help understanding the criteria, or want to discuss how it impacts your terms, contact us today.

		Residential	Auction	Large Finance	Dev Exit	Finish to Exit	Specialist
<b>Max Funding to Value</b>		75%			70%		75%
<b>Min Finance</b>		£100,000		£500,000	£100,000		£50,000
<b>Max Finance</b>		£500,000	£3,000,000				£1,500,000
<b>Min Property Value</b>		£135,000		£675,000	£142,500		£75,000
<b>Rates</b>	60%	0.79%		0.69%	0.94%	0.99%	From 0.99%
	65%	0.84%		0.79%	0.99%	1.04%	From 1.15%
	70%	0.89%		0.89%	1.04%	1.09%	From 1.24%
	75%	0.99%		0.94%	-	-	From 1.25%
<b>Term</b>		12 months (18 months by agreement)					12 months (18 months by agreement)
<b>Automated Valuation</b>		To 60% and £600k value			No		To 60 % and £600k value
<b>AI Red Book Valuation</b>		To 75% and £600k value			No		To 75% and £600k value
<b>Credit Profile</b>		Good					Some credit issues*
<b>Works to Property</b>		Only if less than 20% of the open market value of the property and no footprint change to the property			None	As agreed with U/W	Only if less than 20% of the open market value of the property and no footprint change to the property

\* Subject to underwriter agreement, please call us to discuss

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**Key Criteria: Bridging Finance Products (Non-Regulated) – effective from 21st May 2026**

<b>Client</b>	Own name / SPV / Ltd Co. / LLP	<b>Land Only</b>	No
<b>Minimum Valuation</b>	£75k - £150k for HMO and as per product	<b>Min Age</b>	21
<b>FTV Max (inc. all fees)</b>	75%	<b>Max Age</b>	75 at application or refer
<b>Arrangement Fee</b>	2% (min £2,000)	<b>Max No. Applicants</b>	4
<b>Application Fee</b>	£495 (deducted at drawdown)	<b>Auction Purchase</b>	Yes
<b>Location</b>	England, Scotland & Wales	<b>Retyped Valuation</b>	If on panel and less than 3 months old
<b>Residency</b>	UK, ex-pats & non-UK residents considered	<b>EPC Below E</b>	No
<b>Tenure</b>	Freehold & Leasehold (71 year plus)	<b>Regulated</b>	No
<b>Flying Freehold</b>	No	<b>Max No. of Directors</b>	4 all of whom must give a personal guarantee (PG)
<b>Charge</b>	1 <sup>st</sup> charge only	<b>Bankruptcy</b>	Discharged 6 years ago
<b>Max Term</b>	12 months, 18 months by underwriter agreement	<b>Credit File Issues</b>	May be acceptable with explanation and no impact on exit
<b>Min Term</b>	3 months	<b>AVMs</b>	Yes, subject to min confidence level. Max FTV 60%
<b>Experience</b>	Limited experience accepted subject to team and A&L statement	<b>Overseas Director</b>	At least 1 Director needs to be UK based and be able to offer a suitable PG
<b>Listed Buildings</b>	Refer	<b>Broker Fee</b>	Up to 2% and signed consent can be deducted from advance
<b>Restricted Covenant</b>	No	<b>Proc Fee</b>	1%
<b>Mixed Use</b>	Yes on specialist products	<b>Below Market Value</b>	All discount can be used towards deposit, however transaction must be at arm's length. If FTV under 75% then explanation of why such deep discount required. Client must have positive net worth of 2* the discount excluding own residential. PG required.
<b>New Build</b>	No, except Dev Exit		
<b>Non-Standard Construction</b>	Valuers' comments and in relation to exit viability		
<b>Studio Apartment</b>	Min 30 sq M internal	<b>Re-bridge</b>	Yes – max 70%
<b>Non-UK Nationals</b>	Yes, resident for 2 years with PRR	<b>Serviced Profit Payments</b>	By exception, refer
<b>Above Commercial</b>	Valuers' comments and in relation to exit viability		
<b>Max Bedrooms</b>	6 (10 in HMO)		