

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 |
|---------------------------------|-----|--|------------|---------------|----------|--------------------|--|
| Max Funding to Value | | 75% | | | 70% | | 75% |
| Min Finance | | £100,000 | £500,000 | £100,000 | | | £100,000 |
| Max Finance | | £500,000 | £3,000,000 | | | £1,500,000 | |
| Min Total Property Value | | £135,000 | £675,000 | £142,500 | | | £75,000 |
| Rates | 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% |
| Term | | 12 months (18 months by agreement) | | | | | 12 months (18 months by agreement) |
| Automated Valuation | | To 60% and £600k value | | | No | | To 60 % and £600k value |
| AI Red Book Valuation | | To 75% and £600k value | | | No | | To 75% and £600k value |
| Credit Profile | | Good | | | | | Some credit issues* |
| Works to Property | | 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

Visit our website to find out more



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View our latest product criteria



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

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