Gatehouse Capital

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Gatehouse Capital Bridging Finance Products (Non-Regulated) – effective from XX December 2025

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

		Residential	Auction	Large Loan	Dev Exit	Finish to Exit	Specialist
Max Funding to Value		75%			70%		**75%**
Min Finance		£50,000		£500,000	£100,000		**£50,000**
Max Finance		£500,000		£3,000,000			**£1,500,000**
Min Property Value		£75,000		£667,000	£142,500		**£75,000**
Rates	60%	0.84%		0.79%	0.94%	0.99%	**From 0.99%**
	65%	0.89%		0.84%	0.99%	1.09%	**From 1.15%**
	70%	0.99%		0.89%	1.14%	1.25%	**From 1.24%**
	75%	1.09%		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					**Any***
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

Scan here for FAQ's and Glossary

View our latest product criteria

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Key Criteria: Bridging Finance Products (Non-Regulated) – effective from XX December 2025

Borrower	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
Arrangement Fee	2% (min £2,000)	**Max No. Applicants**	4
Application Fee	£395 (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	1st charge needed, 2nd charge for FTV	**Bankruptcy**	Discharged 6 years ago
Max Term	18 months	**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	No	**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		
Non-UK Nationals	Yes, resident for 2 years with PRR	**Re-bridge**	Yes – max 70%
Above Commercial	Valuers comments and in relation to exit viability	**Serviceable Interest**	By exception
Max Bedrooms	6 (10 in HMO)		