

## Guide For Intermediaries

**Bricks Finance provides short and medium term finance for bridging and development funding.**

**Loan Size:** £175,000 to £4,000,000

**Term:** 3 to 36 months

**Geography:** ♦ Regional focus on the South of England and Wales for development funding  
♦ Nationwide for bridge funding

### Development Funding

- ♦ Fees: 1% upfront (1% paid to introducer)  
1% exit fee
- ♦ Interest rate: 1% to 1.5% per month  
Interest roll-up available
- ♦ Staged drawdowns available with flexibility  
on timing. No non-utilisation fees
- ♦ Speedy release of funds following claim

### Bridging Loans

- ♦ Fees: 2% upfront (1% paid to introducer)  
1% exit fee
- ♦ Interest rate: 0.9% to 1.25% per month  
Interest roll-up available
- ♦ Fast and flexible

### Security

- ♦ Maximum 70% LTV including fees and rolled up interest. First or second charges required with  
makeweight security accepted
- ♦ Other securable and easily valued assets like vehicles or valuables are possible
- ♦ Personal guarantees and debentures may be required for company loans

No valuation or monitoring fees typically required, depending on location and type of security  
Legal costs are at the borrower's expense

### Why Bricks Finance?

- ♦ Speedy completions with a streamlined  
application process
- ♦ Fast lending decisions with 'common  
sense' local underwriting
- ♦ Our lending officers act as the single point  
of contact
- ♦ Simple to do business with!

### For More Information Contact Our Lending Officers

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