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For all your Bridging loan requirements

Affirmative has been **Established since 2004** and is recognised as being a mainstay in the UK bridging, short-term and development markets. Affirmative is a Member of the Council of Mortgage Lenders, and is authorised and regulated by the Financial Conduct Authority. Affirmative prides itself on finding solutions for intermediaries and their customers by utilising innovative ideas.

Affirmative has embedded fair treatment of customers within the business. Affirmative looks at each case on its own merits and works to tight timescales for loan completion. Affirmative can provide secured bridging/short-term/development finance within the following parameters:

- **£10,000 minimum up to a maximum of £5 million**
- **75% loan to valuation (LTV) or higher in some cases**
- **Flexible rates from 0.95% per month**
- **Staged facilities with interest only charged on the monies drawn**
- **100% of purchase price, build & refurbishment or development costs in certain instances**

For your affirmative answer call



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@AFFFBridging

Affirmative Finance Limited, 7 St James Square, Manchester M2 6XX

Authorised and regulated by the Financial Conduct Authority. Telephone calls may be recorded for training and monitoring purposes.

Self Build & Barn Conversion Finance



Brief Overview

It is estimated that around 10,000 self build homes are built each year in the UK. It is not sufficient. There is real focus within the UK political arena to increase this number. However the ability to finance such projects remains limited (predominantly to Building Societies) as it is a specialised sector dependent on manual underwriting. This is similarly so in connection with finance required for barn conversions.

Constructive Lending is a brand of Affirmative Finance Limited, one of the leading short term finance houses in the UK for the last decade. The provision of self-build and conversion finance by us has become a core element to our business and we have become the first port of call for many intermediaries seeking such finance.

Constructive Lending Product

- Authorised and regulated by the FCA – bespoke KFI's produced for the intermediary.
- Retained interest available – allowing the customer the option of not making monthly payments.
- 18 month terms available – we ensure there is sufficient time to complete the build/conversion and remortgage.
- Stage releases of funds – interest is only charged on funds drawn.
- Re-inspection visits by appointed valuer – avoids the higher costs of a supervising surveyor.
- 100% of build/conversion costs available – if loan to value criteria are met (no higher than 70% of the market value at the requisite stage of the build/conversion)
- 100% of purchase and build/conversion costs available - with additional security.
- Expert legal knowledge.
- Experienced underwriting team – we will review the planning permission, building regulations consent, new build warranty/insurance policy and any other associated documentation.



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