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bridging

Aspen Product Guide

3-Yr Bridge to Let Product

January 2025



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3 year Bridge to let (1 yr Bridge + 2 yr BTL)

A new product designed for foreign nationals, heavy refurbishment, and semi-commercial borrowers providing flexibility without requirement of footprint and fully funding heavy works.

Terms available either as a 9 or 12 month Bridge followed by either a 1 or 2 year BTL period.

BRIDGE RATES

BRIDGE (9-12m's)	MAX LTV	RATES
Dev Exit & Refurb	80%	0.89% + 1m's exit
Residential	75%	0.84%
	70%	0.82%
	65%	0.79%
Refurbishment	75%	0.87%
Semi-Commercial	75%	0.89%
Drawdowns available up to 100% of works		
Overseas & cases < £400k are loaded		

BTL RATES

BTL TERM	MAX LTV	PAY RATE*	RATE
1-Year BTL	75%	6.79%	8.79%
2-Year BTL	75%	7.29%	8.79%

*Difference is deferred, BTL rates are non-variable but BBR movement may be passed on

BTL FEES

BTL TERM	TRANSFER FEE	PAYMENT
1-Year BTL	1.00%	Deferred to redemption
2-Year BTL	1.50%	Paid on transfer
0.25% proc fee is paid upon transfer to BTL		

BTL TERM	ERC	FINAL MONTH	APPLIED
1-Year BTL (Sale exit)	1.00%	0.00%	BTL
1-Year BTL (Refi Exit)	2.00%	0.00%	Bridge & BTL
2-Year BTL	2.00%	0.00%	Bridge & BTL

General criteria:

- BTL Rates from 6.79% pa
- Bridge Rates from 0.79% pm
- Up to 3 year terms
- 2 loan offers in one facility letter
- One valuation & legal process
- Fully underwritten upfront
- No stress testing
- Early transfer to BTL available
- 2 proc fees paid by Aspen
- Loans from £200k to £5m
- Foreign & Ex-Pat Borrowers
- Light & heavy works funded
- DocuSign & no searches

Trusted members of:

FIBA | bdla



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Bridging Rates & Products

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FLAT RATE

	MAX LTV	RATES
Dev Exit & Refurb	80%	0.89% + 1m's exit
Residential	75%	0.84%
	70%	0.82%
	65%	0.79%
Refurbishment	75%	0.87%
No Valuation*	75%	0.89%
Semi-Commercial	70%	0.89%
Commercial	65%	0.94%

Drawdowns available up to 100% of works

*No Val is 75% purchase, 70% refi, 65% semi-comm

Overseas & cases < £400k are loaded

STEPPED RATE

All types & LTVs	RATES FROM
Initial Rate	0.45%
Initial Term	6 months
Total Term	12 months
Secondary Rate	1.25%
Exit Fee	1 month's interest

CONTACT OUR SALES TEAM

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General criteria:

- Rates from 0.45% pm
- Equity funded lender
- Loans from £200k to £15m
- Up to 80% LTV
- Direct access to Underwriters
- First charge only
- England & Wales
- 10 to 24 Month Terms
- Completions within 10 working days
- Foreign & Ex-Pat Borrowers
- DocuSign & no searches
- No QS or 3rd party monitoring

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