

Lending Criteria

Atelier recognises the importance of rapid liquidity during the real estate journey. The need to 'bridge' from one stage to next, often as value is added and the project takes shape, is vital to maximise the opportunity and reduce risk.

Atelier understands this, so our team of lawyers, surveyors, and credit experts is on hand to craft custom lending solutions that are precisely tailored to the project, the stage it is at and what the finance is for.

Typical bridge uses include acquisition, auction, planning gain, and developer exit.

Item	Criteria
Security	1st legal charge, guarantees
Interest rate range	Dependent on leverage and risk from 0.66% pm
Security types	Residential, Mixed Use, Student, Care Homes, Hotels
Treatment of interest	Rolled or serviced
Max gross LTV	60% commercial 70% residential with discretion to go higher
Max loan to total cost	90%
Min/Max loan term	6-12 months typically, discretion for longer
Min/Max loan size	£1m - £15m
Third party mezzanine and second charges	Considered
Refinance and Re-bridging	Yes
Geographical lending areas	England, Scotland & Wales
Listed or conservation	Yes, subject to details
Mixed schemes	Yes
Fees	Typically 1% arrangement fee
Minimum interest	Typically, 3 months
Current lending preferences	<ul style="list-style-type: none"> Professional developers with a track record of similar developments Additional planning gain Auction Developer exit Residential, commercial, mixed-use including HMO, Hotels, Leisure, Retail, Care Homes, with a particular appetite for assets with residential planning consent