REIM CAPITAL

BRIDGING PRODUCT GUIDE

About Us

Reim Capital offers bridging finance to property investors. We are a small team geared to deliver fast and flexible funding solutions since 2019.

We offer a range of first charge bridging loans secured against both residential and commercial assets in England & Wales. Each of our lending solutions are tailor-made to best fit our clients' needs, and we put a very strong focus on the speed of execution, enabling our clients to promptly capitalize on their investment opportunities.

No deal is too complex. We can deliver an Agreement in Principle within 24 hours.

Swift Application Process

We can underwrite, value the security & commence legal work simultaneously to deliver a quick and efficient process.

Flexible Interest Options

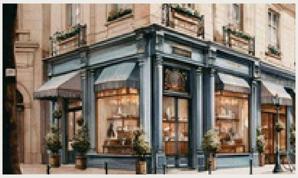
Both retained and serviced interest options are available providing ultimate flexibility against net loan amount versus monthly interest payments.

No Exit Fee's

Our standard bridging loans come with no Exit Fee's.

Reim Residential

Reim Semi Commercial



Reim Commercial

Reim Refurbishment

Reim Second Charge

Short Term Finance

Welcome to our Short-Term Finance product guide providing you with information on the bridging loan products we offer, covering REIM Residential, REIM Semi-commercial and REIM Commercial.

Short-term Funding Uses

- Purchasing a property at auction or standard purchase
- Refinance, including re-bridging
- Equity release for business purposes
- Below market value transactions
- Repossession prevention
- Purchasing a second property before selling the first
- Purchasing a property with a short lease
- Development exit
- Traditional finance is taking too long to secure
- Purchasing vacant or non-income generating assets

Available To

- UK individuals
- Sole traders
- Partnerships
- Limited companies
- Limited liability partnerships
- Offshore entities

Acceptable Assets

- Houses
- Flats
- HMO's Offices
- Retail units
- Industrial/warehousing
- Leisure
- Healthcare units
- Hotels (trading & non-trading)

Our Values

Client Orientated
At REIM we put a big importance on our client relationships and focus on delivering results. We are able to keep decision making in-house. You will be speaking directly with the decision makers.

Speed of Execution
We understand the precious value of time within the real estate industry. We aim to answer each fully executed application form within 48 hours and fund clients' accounts within 10 working days.

Fund Availability
We have multiple funding lines, including private funds and access to multiple debt funds. You can be assured there are no delays when the loan is drawn down.

Reim Residential

Our residential bridging loan is a swift and flexible financial solution designed to unlock capital precisely when needed. Whether acquiring a buy-to-let property, securing an auctioned asset, or seeking portfolio refinancing, our bridging loans offer timely access to funds.

Overview

Max LTV	75%
Max Term	15 months
Rates From	0.78%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£25m
Location	England & Wales

Key Considerations

- Below Market Value (BMV) purchases accepted at 90% of Purchase Price
- Auction Purchase
- Development Exit
- Single unit, high value property
- Foreign Nationals
- Refinance from receiver
- Offshore & Onshore Trusts
- Grade II listed accepted

Reim Semi Commercial

Bridging loan to turn a semi commercial asset that has a quick completion deadline for either purchase or refinance. We can provide finance to make a below market value transaction, complete an auction purchases and refinance in distressed situations. All semi-commercial property considered where the residential element makes up at least 51% sqft of the security.

Overview

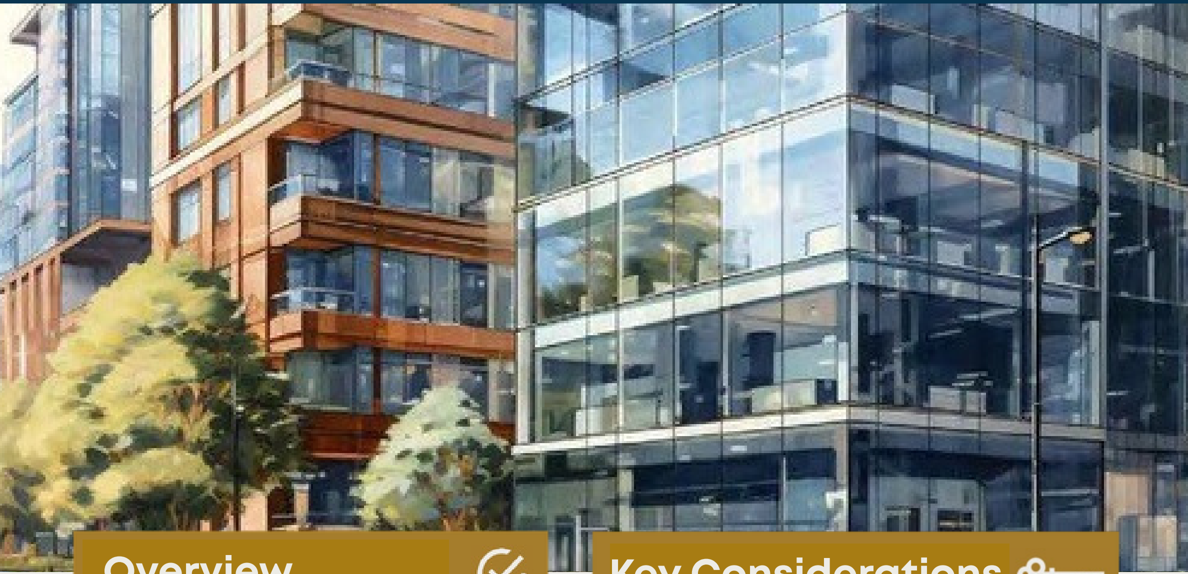
Max LTV	70%
Max Term	15 months
Rates From	0.86%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£25m
Location	England & Wales

Key Considerations

- Vacant, commercial leases and opco/propco applications considered
- Below Market Value (BMV) purchases accepted at 85% of Purchase Price
- Auction and discounted purchases
- Offshore & Onshore Trusts
- Development exit
- Auction Purchase
- Refinance from Receiver

Reim Commercial

Our Commercial Bridging Loan is tailored to provide rapid and adaptable financing solutions for property investors looking for exposure to the commercial property space. Whether seizing time-sensitive investment opportunities, navigating complex commercial transactions, or be a bridge to planning approval, our product is designed to meet the unique needs of commercial ventures.



Overview

Max LTV	65%
Max Term	15 months
Rates From	0.95%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£25m
Location	England & Wales

Key Considerations

- Below Market Value (BMV) purchases accepted at 80% of Purchase Price
- Auction purchase
- Refinance
- Foreign Nationals
- Offshore & Onshore Trusts
- Development exit
- Refinance from Receiver

Reim Refurbishment

Refurbishment finance from Reim Capital is designed for investors looking to enhance the value of properties through light refurbishment. Whether you are purchasing at auction or improving an existing asset, our flexible bridging solutions support both the purchase and refurbishment costs. With competitive rates and fast decision making, we help investors complete works efficiently and move towards their exit strategy.

Overview

Max LTV	75%
Max Term	15 months
Rates From	0.85%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£150k
Max Loan	£25m
Location	England & Wales

Key Considerations

Residential Focus

Funding available for auction purchases, HMOs, standard residential properties, and semi commercial properties where the residential element exceeds 50%.

Permitted Development

First charge bridging loans with terms from 3 to 15 months, including rolled interest options.

Strong Leverage

Up to 75% LTV and 75% LTGDV, with day one funding based on the lower of 75% LTV, 90% purchase price, or 90% LTC.

Competitive Pricing and Loan Size

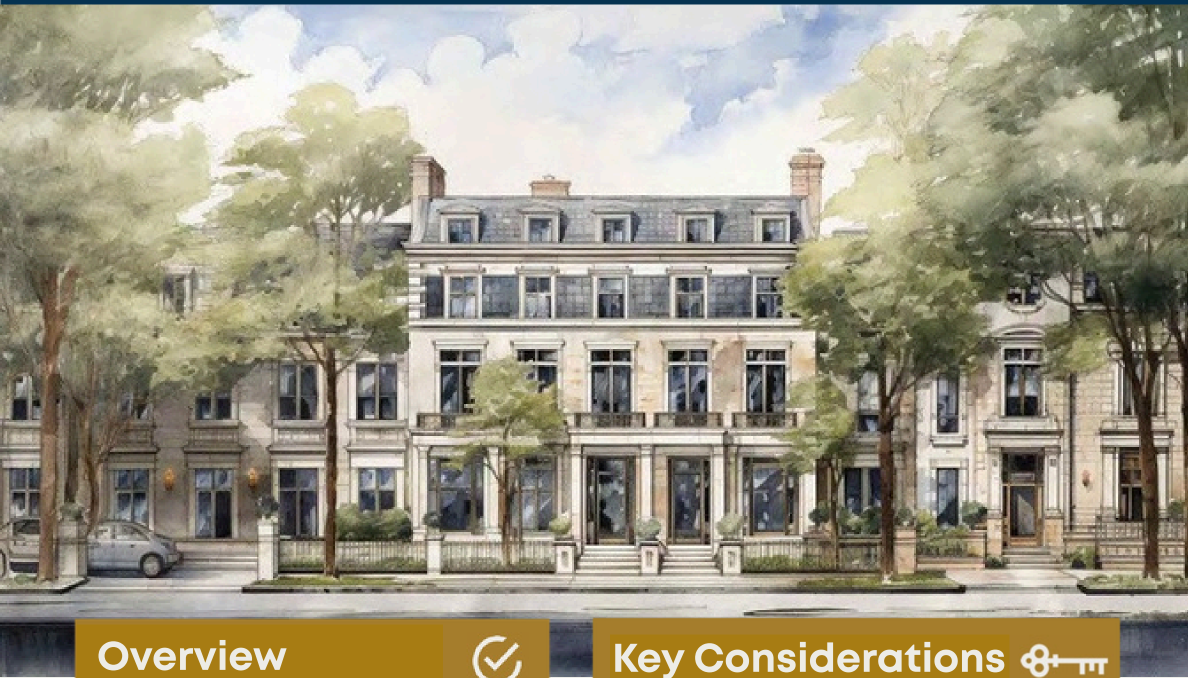
Rates from 0.85% per month, with minimum loan size starting at £150,000.

Light Refurbishment Capability

Advance funding available with works up to 25% of the day one property value, with staged drawdowns supported by monitoring surveyors.

Reim Second Charge

Our Second Charge finance options are ideal for releasing equity from a property that already has an existing charge. Whether you're planning to purchase a second property or refurbish an existing one, REIM Capital has you covered. We provide second charge finance on main residences for high-net-worth individuals or when funds are needed for business purposes.



Overview

Max LTV	75%
Max Term	12 months
Rates From	1.35%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£1m
Location	England & Wales

Key Considerations

Property Purchase
To quickly secure a new property while waiting for the sale of another.

Renovation
To finance property improvements which will Increase its value.

Business Needs
To cover short-term business expenses or take advantage of a business opportunity.

Preventing Repossession
To pay off existing loan on the security and avoid losing it.

Contact Us

If you require any information or wish to discuss a case please do not hesitate to contact one of the team.

REIM
CAPITAL

13 David Mews, London, W1U 6EQ

Tel: +44 203 488 4913 | Email: info@reimcapital.com | www.reimcapital.com