



aspen
bridging

Aspen Product Guide

Bridging Rates & Products

August 2025



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FLAT RATE

	MAX LTV	RATES
Residential	75%	0.78%
Heavy Refurb	80%	0.78%
No Valuation (inc Refurb)	80%	0.83%
Developer Exit	80%	0.89%
Semi-Commercial	70%	
Commercial	65%	

Drawdowns available up to 100% of works & fees

*No Val is 80% refurb, 75% resi, 65% semi-comm, 50% comm

Overseas & cases < £400k are 0.89%

STEPPED RATE

All types & LTVs	RATES FROM
Initial Rate	0.39%
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 0.39% pm
- Equity funded lender
- Loans from £200k to £15m
- Up to 80% LTV
- Dual representation available
- First charge only
- England & Wales
- 10 to 24 Month Terms
- Completions within 10 working days
- Foreign & Ex-Pat Borrowers
- Direct access to Underwriters
- No QS or 3rd party monitoring


Trusted members of:

FIBA | bdl

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3-Yr Bridge to Let Product

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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
All Residential Products	75%	0.78%
Heavy Refurbishment	80%	0.78%
No Valuation (inc Refurb)	80%	0.83%
Semi-Commercial	70%	0.89%
Commercial	65%	
Drawdowns available up to 100% of works & fees		
Overseas & cases < £400k are loaded		

BTL RATES

BTL TERM	MAX LTV	PAY RATE*	RATE
1-Year BTL	75%	6.24%	8.24%
2-Year BTL	75%	6.74%	8.24%
*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	1.25%	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 6.24% pa
- Bridge Rates from 0.78% 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 £15m
- Foreign & Ex-Pat borrowers
- Light & heavy works funded
- Dual representation available


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Structured Finance Guide

August 2025



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We are committed to supporting large loans up to £15 million, this product guide is to cover loans ranging from £2m to £15m. These rates are suitable for purchases, refinances, refurbishments & developer exits and can be combined with our 1 or 2 year BTL.

FLAT RATE

RATE SPECIFIC CRITERIA

Residential Rates from	0.75%
Heavy Refurb Rates from	0.78%
1 or 2 year BTL payrate	6.24%
Maximum LTV	75%
Maximum LTGDV	70%
Competitive bespoke structuring	

STEPPED RATE

All types & LTVs	RATES FROM
Initial Rate	0.39%
Initial Term	6 months
Total Term	12 months
Secondary Rate	1.25%
Exit Fee	1 month's interest

MEET THE STRUCTURED FINANCE TEAM



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MANAGING DIRECTOR



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Key Features:

- Stepped rates from 0.39% pm
- Flat rates from 0.75% pm
- Up to 75% LTV
- Loans from £2m to £15m
- Large single assets & MUFBs
- Equity funded lender
- 100% of Works funded
- Personal searches accepted
- England & Wales
- 10 to 24 Month terms
- First charge Only
- No unit number limit
- Direct access to Underwriters


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