PRIVATE CLIENT GUIDE

Specialist Finance

Commercial mortgages, bridging and development finance for cases beyond the mainstream.

Specialist & high-net-worth mortgage advisers | Complex income · Private banks · No upper loan limit

soulmortgages.co.uk · 0207 993 4210

WHO THIS IS FOR

Commercial, bridging and development finance

When a case falls outside the mainstream, specialist finance provides the flexibility to get it done. This guide covers commercial mortgages, bridging and development finance, three areas where Soul Mortgages has deep, hands-on experience and a long track record of completions.

100+ BRIDGING CASES COMPLETED	Commercial BRIDGING - DEVELOPMENT	Whole of market PLUS PRIVATE LENDERS

Commercial mortgages

Whether you are buying premises to trade from as an owner-occupier, letting to tenants as an investment, or acquiring a mixed-use, semi-commercial property, commercial mortgages are assessed on both the business and the property. Loan-to-values are typically lower than residential, and terms are tailored to the deal. We have arranged finance across a wide range of trades, including numerous **convenience stores, off-licences and wine shops, and Post Offices**, as well as semi-commercial units with flats above.

From the high street to mixed-use investment, we structure commercial finance around the trade and the asset.

What we finance

- Commercial property purchase: offices, retail units, industrial units, warehouses and mixed-use.
- Semi-commercial: a shop with a flat above, and similar mixed properties.
- Healthcare: GP surgeries, dental practices, care homes and nursing homes.
- Hotels and hospitality, for owner-operators and investors.

Bridging finance

Bridging is short-term, fast funding for auction purchases, chain breaks, refurbishment and raising capital against property. It is priced monthly and always arranged around a clear exit, usually a sale or a longer-term refinance. We have completed **well over one hundred bridging cases**, and we plan the exit from day one so the bridge does its job and then steps aside.

Development finance

Development finance funds ground-up build and major refurbishment, released in stages against costs and the gross development value, or GDV. Lenders look closely at experience, the scheme and the exit. We have supported **consortiums of developers**, including permitted-development schemes converting three-bedroom houses into five-bedroom homes and HMOs, from a single unit to larger projects.

> Speed, structure and a planned exit. That is what turns a difficult deal into a completed one.

How we help

- Whole-of-market access to specialist lenders and private banks.
- Structuring, speed and a planned exit from the outset.
- Cases of all sizes, arranged discreetly and quickly.

Case studies

Anonymised examples across commercial, bridging and development.

COMMERCIAL

Convenience store with flat above

An experienced retailer purchased a convenience store with a residential flat above (semi-commercial). We arranged an owner-occupier commercial mortgage assessed on the trading accounts and the rental income from the flat.

Sector: Semi-commercial retail · **Structure:** Owner-occupier commercial mortgage

BRIDGING

Auction purchase and Olympic-zone HMO conversion

A developer consortium operating near the Olympic zone bought a three-bedroom house at auction to convert into a five-bedroom HMO under permitted development. We funded the purchase and works with bridging, drawn quickly to meet the auction deadline.

Exit: Refinance to a term product on completion of works · **Speed:** Days, not weeks

DEVELOPMENT

Permitted-development scheme

The same type of consortium undertook a larger permitted-development conversion, increasing bedrooms and creating an HMO. We arranged development finance released in stages against costs and GDV, with a clear sale-or-refinance exit.

Basis: Staged drawdown against GDV · **Track record:** Repeat consortium lending

About your adviser

Ritesh Sood, CEO and founder of Soul Mortgages, has 19 years' experience in specialist mortgage advice. From a family of property financiers, he arranges UHNW and HNW mortgages through private and investment banks. He specialises in complex cases and structured property finance across both residential and commercial assets, including large-scale and non-standard borrowing that mainstream systems often cannot place. He also advises on mainstream mortgages, so even simpler cases carry the reassurance of specialist expertise, and he holds the Certificate in Financing Greener Homes, advising on green mortgages for energy-efficient homes.

Regards,

Ritesh Sood B.A CeMAP® Diploma R05

CEO & Founder

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LIBF CeMAP Advanced Professional

SPEAK TO SOUL MORTGAGES

Let's talk through your options

Every case is different, and the best next step is a short, confidential conversation. Book a call with our team and we will map out a route that fits your circumstances.

Book a Call

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