



# Bridging Loans

## Fast, Affordable, Short-Term

A bridging loan allows a client to quickly raise finance for a short period of time, normally between 1 - 24 months, until either long-term finance is obtained or the security is sold. The loan can be secured against a residential property, buy to let, commercial property or land.

When it comes to arranging bridging finance it is essential to ensure that an exit strategy is in place. Our team can assist you with this, refinancing the loan onto a long-term mortgage or buy to let when the bridge completes, or pass this back to you to write.

We offer a wide range of regulated and non-regulated bridging products from over 15 lenders. This ensures that we can provide affordable solutions for most clients, including individuals, sole traders, partnerships and limited companies.

## Common Uses

- Clients stuck in a broken housing chain who are at risk of losing the property they are purchasing
- Clients who wish to carry out light or heavy refurbishment on a property
- Clients who have tight financial deadlines to meet
- Clients who wish to purchase a discounted property which is below market value
- Clients looking to purchase a property at auction

## Key Criteria

- Loans for any legal purpose
- Terms from 1 - 24 months
- No maximum loan size
- No fees until terms are issued
- No lender fee (selected products)
- Exclusive private funding
- Adverse considered
- No early repayment charges
- Regulated and unregulated products
- LTVs up to 75%
- No exit fees
- Second charge and cross charge options
- Funds can be paid in stages to reduce overall cost of loan

## Lender Panel



For further information contact our Broker Support Team:



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