

Navigating mortgages and protection - Options and security - TAB U Podcast - S1 E11 - #TABUniversity

Blog

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Introduction

In the ever evolving world of lending, adaptability and a commercially minded approach have become the cornerstones of success. The lending landscape is dynamic, shaped by economic shifts, market fluctuations, and changing borrower needs. In this blog, we'll explore the significance of commercially minded decision making in lending and how this in turn benefits our borrowers and brokers.

Understanding the lender's security

At the heart of smart credit decisions lies a deep understanding of the security and the underlying, intrinsically linked value to the asset. Lending inherently involves risk, and comprehending these risks is essential for offering flexible solutions while safeguarding the lender's interests. TAB strikes a delicate balance between accommodating borrowers' needs and ensuring the robustness of the security and the subsequent exit strategy for any loan.

TAB as a business, prides ourselves on having a best in class team that has forged our name as a well respected real estate finance and investment house that delivers a range of flexible products for clients financing or investing in property. With this, we set ourselves apart in the market thanks to a comprehensive understanding of real estate and not just lending.

Ultimately, this enables us to provide borrowers with tailored solutions that address their unique financial situations and deliver them in line with the integral lending processes we have put in place to facilitate such loans. This understanding becomes a competitive edge, as borrowers seek partners who can work with them and truly add value to their transactions.

Our commitment to ESG

Environmental, Social, and Governance (ESG) factors have gained significant importance in recent years. Companies are expected to embrace sustainability and responsible business practices, and the lending industry is no exception. TAB proudly showcases its commitment to ESG through TAB Mortgage. As you would have seen recently through our multiple channels, if you invest in your property and bring it in line with sustainability, you have the potential to benefit from our discount incentive as an acknowledgement of the positive impact these improvements can have. Our mortgage offering not only supports our borrowers financing requirements but also contributes positively to all aspects of the ESG initiative that is becoming increasingly prevalent and important in our world. Read more on TAB Mortgage [here](#).

While ESG factors have recently taken centre stage, TAB has been environmentally conscious since its inception. We are a paperless company, committed to reducing our carbon footprint. This commitment aligns us with borrowers who prioritise sustainability, demonstrating our adaptability to

changing societal values. Our commitment to ESG started by creating a specific roadmap on how to align our SDGs (Sustainable Development Goals) and GRI (Global Reporting Initiative). With the aim to externally release our ESG framework and assess its effectiveness.

The changing landscape of lending requirements

Lending requirements are not static; they evolve with economic conditions and borrower expectations. As a commercially minded lender, we must adopt a reactive approach to market conditions. By doing so, we can consistently provide good quality solutions with a flexible approach that caters to borrowers' changing needs.

TAB's diversified and broad understanding of the market gives us the edge to help borrowers navigate this changing landscape. We pride ourselves on our ability to stay ahead of the curve, anticipating market shifts, and proactively adjusting our lending strategies to benefit borrowers for prolonged periods.

Exploring our diversified product offerings

Gone are the days of one-size fits all lending. Today's borrowers rightly demand customised solutions that suit their specific financial circumstances. TAB's expanded product range is a testament to our commitment to offering diverse lending options. At the end of the day, we appreciate that no two borrowers are the same, and have different questions, concerns and or challenges that could be turned away by other lenders. However, at TAB we have been fortunate enough to have devised sensible and commercial solutions to support a wide variety of borrowers and opportunities. While every day presents something new, we can confidently say we have either seen a similar scenario before or are well positioned to provide a creative solution, well suited to the individual case presented to us.

Case studies of successful lending scenarios illustrate how our diversified offerings have met the unique needs of our clients, read all of our case studies [here](#).

Residential bridging loan: [103260](#) - TAB completed a £1,540,000 first charge bridging loan against a two bed apartment in Chelsea, London.

Commercial bridging loan: [3084](#) - TAB completed a £4,000,000 first charge bridging loan against a 36 bedroom hotel in Liverpool.

Refurbishment Loan: [2774](#) - TAB completed a £633,000 first charge refurbishment bridging loan secured against a residential property, located in Ladbroke Grove.

Development finance loan: [102154](#) - TAB completed a £4,389,959 development finance loan against a detached house with planning permission to demolish the existing building and develop nine houses.

Conclusion

In conclusion, the lending landscape is an ever changing terrain, subject to market cycles and evolving borrower expectations. Staying flexible and commercially minded is not just a strategy but a necessity in this dynamic environment. Lenders like TAB are positioned for future success because we understand the importance of adaptability, security, sustainability, and diverse product offerings. As the lending industry continues to evolve, count on us to be your trusted partner in financial success.

This article is for information only and does not constitute advice or a personal recommendation. When it comes to online activity it is important to be cautious and seek appropriate professional advice.

Capital is at risk. Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

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