

## TAB launches 8.99% mortgage rate and can now utilise AVMs for residential property

News

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- TAB is now offering a 3 year discount to its 10 year tracker mortgage with an all in rate of 8.99% per annum providing highly competitive options for property investors
- TAB now accepts AVMs for residential properties valued up to £1 million and up to 60% LTV. For residential loans under £2.5 million, TAB uses the open market value for up to 75% LTV
- TAB offers title indemnity insurance for its residential bridging range for quicker deals

TAB, the real estate finance and investment house, has today announced a discounted rate on its mortgage products. Additionally, the company has introduced the use of AVMs (Automated Valuation Model).



TAB is now offering a highly competitive mortgage rate starting at 3.74% per annum over the Bank of England Base Rate for both residential investments and commercial property.

TAB recently also lowered its bridging loan rates, which start at 6.00% per annum over the base rate. This provides more accessible and cost-effective solutions for borrowers seeking short-term financing.

AVMs are available up to 60% LTV on residential properties valued up to £1 million. TAB will now utilise title indemnity insurance across its residential bridging products. These initiatives will speed up deal completion times and will reduce costs for the borrower.

We are thrilled to announce these discounted rates and the introduction of new initiatives which will make our products more sustainable and competitive. Over the last few months, we have worked with our clients to understand their priorities and have designed products to meet their needs. "By leveraging innovative tools like AVM and title indemnity insurance, we can streamline the lending process, helping our clients to secure funding more quickly and efficiently and deliver mortgages at bridging speed. These changes are part of our ongoing goal to support property investors with market-leading products and exceptional service.

**Duncan Kreeger, Founder and CEO** 

In the last month TAB has boosted its team with two senior hires Stephen Wasserman as COO and Samuel Leach as its head of investor relations. Additionally, the company has achieved a milestone of £500 million in total lending.

- ENDS -

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## Notes to Editors

TAB is a whole life cycle, real estate finance and investment platform, established in 2018 to cater to property projects that were not aligned with the stringent criteria of traditional lenders. Recognising the need for a lender well-versed in bridging loans and experienced in efficient risk management, TAB designed a lending model that embraces flexibility and considers borrowers' unique requirements. With a dedicated and experienced team comprising seasoned professionals, including in-house legal experts, quality underwriters, and skilled salespeople, TAB has successfully written over £500m in loans within four years and is set to have a loan book of over £700m in 2025.

TAB has now expanded. and its extensive lending experience, diverse funding sources, and nationwide reach enables it to offer competitive finance solutions as well as a growing range of other investment opportunities. TAB prioritises trust, transparency, personalisation, efficiency, and innovation to deliver outstanding service to clients.



**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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