

# 108645 - £945,000 commercial bridging loan against a large retail unit in High Wycombe

## Case studies

11.10.24



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***High Wycombe, Buckinghamshire***

<b><i>Loan amount:</i></b>	£945,000
<b><i>LTV:</i></b>	70.00%
<b><i>Term:</i></b>	6 months
<b><i>Security:</i></b>	First charge
<b><i>Product type:</i></b>	Commercial bridging

TAB facilitated a £945,000 commercial bridging loan for a term of six months at an LTV of 70.00%.

The property is a modern retail unit situated within a residential development in High Wycombe. Built in 2021, It features a spacious retail area currently occupied by a popular local shop, along with storage facilities, staff quarters and parking spaces to the side and rear.

What sets this property apart is its position as the only retail site within a contemporary housing development. It benefits from Class E commercial use, with a modern frontage designed to complement the surrounding residential buildings while maintaining its distinct commercial presence.

The borrower used TAB's funding to acquire the current operators of the retail store. The current operators are providing a third-party charge over the property as part of the arrangement. The borrower plans to exit the [commercial bridging loan](#) through refinancing onto a commercial [term loan](#).

This deal highlights our experience in commercial property lending. The strategic location and strong exit strategy made this an ideal fit for TAB, and we were pleased to support the acquisition of this valuable community asset.

**Sophie Meller, BDM**

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