

# TAB's mortgage products see overwhelming positive response

News

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TAB's innovative mortgage products are designed to address a significant gap in the market, where traditional lenders fall short. By offering mortgages at bridging speed, TAB is meeting the surge in demand for more flexible lending options in the sector, which is currently underserving a £50bn per annum market. TAB's ability to deliver these solutions has been met with an overwhelmingly positive response from both brokers and borrowers alike.

Traditional banks' rigid structures can be limited in flexibility and the rise of challenger banks has added to the competitive pressure, but TAB's extensive experience in the sector has served them well. Having lent over £500m, evenly split between residential and commercial property, and backed

by multiple funding lines and institutional support, TAB is well-positioned to continue its upward trajectory.

TAB's [mortgage](#) offerings are designed to meet the needs of a broad spectrum of borrowers on a broad spectrum of property types including residential investments, HMO's, commercial, semi-commercial, offices and retail. The mortgage offerings include the below:

- Loans up to £7.5m
- Products available for both residential investment and commercial properties
- Simple tracker loans that are linked to the Bank of England base rate, offering transparency
- The ability to act quickly, providing mortgage solutions at the speed of bridging loans
- A highly experienced team supported by market-leading technology

TAB also accept a varied range of borrowers, such as the following:

- Individuals
- Sole traders
- Partnerships
- Limited companies
- LLP's
- Offshore limited companies (isle of man, Channel Islands)
- Trusts
- Charities

Since the launch of these products enquiries have been increasing, with terms being issued to a variety of brokers. Loan completions are rising on a weekly basis, demonstrating a commitment to delivering on promises. The current pipeline exceeds initial expectations, signalling strong future growth.

TAB's dedication to environmental, social, and governance principles further strengthens its market position. By backing property professionals committed to sustainability and lending on properties where borrowers aim to improve the asset, TAB supports projects that are likely to appreciate in value and rewards borrowers with discounted exit fees. Since the last quarter,, TAB has received £500m in mortgage enquiries, with £77m in application forms and underwriting.

**About TAB**

Founded in 2018, TAB is a real estate finance and investment platform that offers flexible lending solutions for property projects that do not fit traditional lenders' criteria. With a focus on trust, transparency, and innovation, TAB has lent more than £500 million and continues to expand its reach across the UK.

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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.

**-ENDS-**

**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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