

£4,417,250 bridge against a property portfolio in London and Essex

Case studies

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London and Essex, England

<i>Loan amount:</i>	£4,417,250
<i>LTV's:</i>	up to 75.00%
<i>Term:</i>	9 months
<i>Security:</i>	First charge
<i>Product type:</i>	Residential bridging

TAB provided a £4,417,250 bridging loan over a nine-month term, secured against a diverse portfolio of 12 residential properties across London and Essex. The loan was structured as a single, cross-collateralised facility with an LTV of up to 75%, offering the client a streamlined and flexible solution to meet their financial objectives.

The portfolio included a variety of property types. In Hackney, it featured a three-bedroom converted flat, a property previously converted into three residential flats, and a detached four-bedroom house. Additional properties included a two-bedroom purpose-built flat in Hoxton, a split-level one-bedroom flat in Dagenham, and a lower ground-floor flat in Walthamstow.

Other assets included a semi-commercial property in Stratford with three residential flats and a vacant commercial unit, as well as a two-bedroom converted flat in Brentford. Together, these properties offered strong rental potential and reflected the client's strategic diversification across locations and property types.

The client used the funds to refinance existing loans within their portfolio, release equity for intergenerational planning, and invest in future property projects. Despite the scale and complexity of the transaction, TAB worked efficiently to ensure the loan was completed on time, with all properties cross-collateralised under a single facility for simplicity and effectiveness.

The exit strategy was clearly defined. The client planned to refinance the portfolio using a combination of specialist lenders and long-term mortgages, ensuring a smooth transition at the end of the bridging term.

This transaction highlights TAB's ability to handle complex portfolio lending with precision, delivering tailored solutions that align with the client's goals.

It was great to work with Rainstone Money on this portfolio deal. All parties worked together efficiently to achieve the desired outcome, despite the obstacles.

Faith Ndebele - Underwriter

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