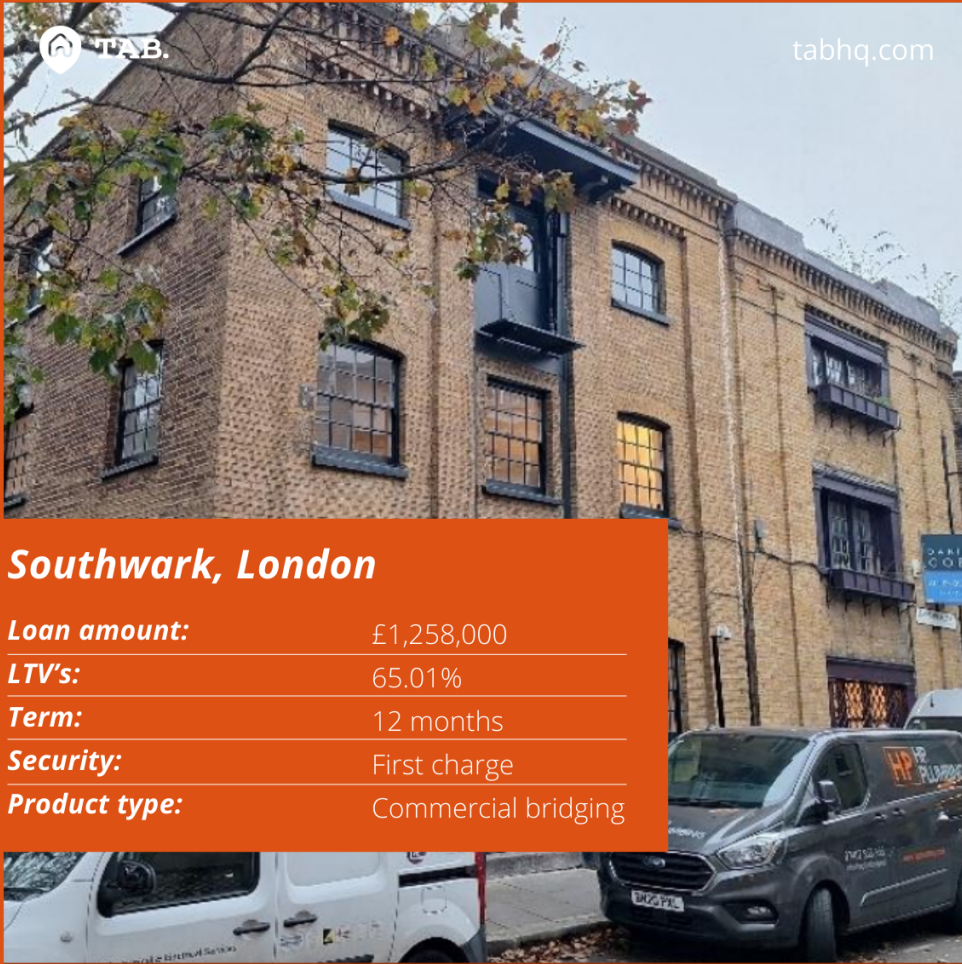


109724 - £1,258,000 bridging loan for an office industrial unit in Southwark, London

Case studies

22.01.25



Southwark, London

Loan amount:	£1,258,000
LTV's:	65.01%
Term:	12 months
Security:	First charge
Product type:	Commercial bridging

TAB provided a £1,258,000 bridging loan for 12 months, secured against a commercial property in Southwark, London, with an LTV of 65.01%.

The freehold property is a 19th-century, three-storey, semi-detached industrial unit that has been converted into office space. Located near London Bridge, it sits in a highly desirable area for businesses, and the borrower intends to occupy it under a new company.

TAB moved quickly to ensure the borrower could secure the property at the agreed LTV. The loan was completed efficiently, helping the borrower meet their acquisition goals within the required timeframe.

The loan funds were used to secure the office asset, refinance an existing bank loan, and establish 12 months of trading accounts for the borrower's new company.

The exit strategy is for the borrower to transition to a commercial mortgage via [TAB Mortgage](#) or with another lender, once the new company has completed 12 months of trading.

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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