

108858 – £693,000 bridging loan for a detached chalet bungalow in Epping Forest, Essex

Case studies

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Epping Forest, Essex

Loan amount:	£693,000
LTV's:	64.465%
Term:	12 months
Security:	First charge
Product type:	Residential bridging

TAB provided a £693,000 bridging loan for 12 months, secured against a residential property in Epping Forest, Essex, with an LTV of 64.465%.

The property is a 1930s detached chalet bungalow, situated on a corner plot. It features an irregular layout with two kitchens and five bedrooms, offering potential for refurbishment and modernisation.

TAB worked efficiently to structure the loan at 64.465% LTV, ensuring the borrower could secure the property and proceed with their plans without delay.

The borrower intends to carry out general cosmetic refurbishments, including a new bathroom and kitchen, alongside other upgrades. The works, which are expected to take six months, will be self-funded by the borrower and her husband.

The exit strategy is to refinance onto a buy-to-let mortgage with a specialist lender once the refurbishment is complete and the property meets the necessary criteria.

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