

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

Case studies

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**TAB.** [tabhq.com](http://tabhq.com)

**Epping Forest, Essex**

<b>Loan amount:</b>	£693,000
<b>LTV's:</b>	64.465%
<b>Term:</b>	12 months
<b>Security:</b>	First charge
<b>Product type:</b>	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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