

# 108797 - £465,000 bridging loan for nine residential cottages on the Isle of Anglesey, Wales

Case studies

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***Isle of Anglesey, Wales***

<b><i>Loan amount:</i></b>	£465,000
<b><i>LTV's:</i></b>	56.02%
<b><i>Term:</i></b>	12 months
<b><i>Security:</i></b>	First charge
<b><i>Product type:</i></b>	Residential bridging

TAB provided a £465,000 residential bridging loan for 12 months, against a portfolio of cottages on the Isle of Anglesey, Wales, with an LTV of 56.02%.

The properties consist of nine cottages ranging in size, from 25.1 sqm to 95.5 sqm. Seven of the cottages are let under standard occupational contracts, and two are currently vacant. The cottages vary in condition, with some, in good condition, while others require some refurbishment. TAB quickly facilitated the loan at a 56.02% LTV, providing the necessary support to enable the borrower to move forward with their plans.

The funds will be used to purchase the cottages under a freehold title and secure vacant possession. The applicant plans to undertake light refurbishment works, which do not require planning permission and will fund the works themselves, supported by evidence of available funds. Upon completion, the applicant intends to operate the entire site as a retreat, hosting occasional events such as weddings.

The borrower's exit strategy is to refinance with another specialist lender once the refurbishment works are successfully completed.

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