

Case solutions: your complete guide to bridging finance

There's been a significant increase in bridging finance over the past year – possibly due to a changing economic climate, causing investors to seek out alternative options. But what does this mean for brokers?



If you're new to the market, or haven't turned your hand to bridging finance, you may not know how it works or how it could help your clients.

This guide will give you a detailed snapshot of bridging finance. It'll focus on the 'what', 'when', 'why' and 'how' associated with this type of lending, and how both you and your clients could reap the benefits.

What...

What you should know

If a client comes to you needing short-term finance, you may've struggled to know where to turn. That's where a bridging loan could help.

- **Bridging finance is a short-term loan** that can be used until permanent funding or the next stage of financing becomes available
- **It can be a fast, flexible and secure** form of lending, capable of offering your clients the financial support they need, when they need it
- **It can be especially useful for developer clients**, helping to save them time and keep them moving onto their next project.

When...

When your clients need a bridge

There are instances when unregulated bridging finance could be invaluable to your client, helping them through financial difficulties or providing options to fulfil investment goals.

- **Light, medium and/or heavy refurbishment** – for investors renovating a property to make it fit for purpose, or to develop an asset and expand its potential
- **Auction purchase** – when a property is purchased at auction, an investor will want a quick solution so that they don't miss out on securing an asset
- **Developer exit** – for clients needing time to sell developments reaching practical completion, potentially achieving a better sale price.

Why...

Why it should be considered

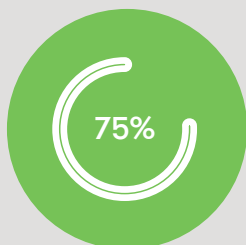
One important aspect of bridging finance is the flexibility it provides. Such loans allow borrowers to take advantage of opportunities within the market, secure deals on assets when they come up, and help out in emergency situations or instances where time is of the essence.

How...

How we could help

At InterBay Commercial, we're experts in bridging finance. Whether it's complex developer exit, or a simple auction purchase, we could have the answers your client needs.

With our unregulated bridging criteria, we could offer:



**Up to 75%
LTV gross**



**Rates from 0.44%
per month**



**AIP in
four hours**



**No early
repayment charges**



Speaking of time...

Another good aspect of bridging loans is the time taken to organise the funding. A normal loan can take months to complete. Bridging, on the other hand, can be completed in a much shorter timeframe. But this all comes down to finding a lender capable of supporting your clients' needs and our dedicated bridging team are on hand to help with any queries you may have.



Get in touch

Know a client who could benefit from bridging finance? Or want to try your hand at a different type of lending?

Speak to your senior business development manager, call our broker sales support team on **01634 835006** or visit **interbay.co.uk** - to see if we could provide the answers to your first bridging case.