

Bridging Finance

Key Benefits

Bridging Finance provides a predictable income with strong levels of asset security. The lower risk profile of each transaction offers capital protection and complements our other qualifying business activities.

Security

A bridging partnership only lends where we can take a charge over an asset owned by the borrower. The lending terms are not extended and full repayment at the end of the term is demanded. All fees, including the interest, are typically deducted up front from the amount of the loan which reduces credit risk.

Strategy

Bridging loans are designed to 'bridge' the gap between buying a new property and selling an existing one. Bridging Finance seeks to take advantage of the ongoing difficult conditions in the lending market. Capital is provided to the property market on a short-term basis and is always secured against a charge on property assets.

We also seek business owners who need access to short-term capital and pledge their property as security for the transaction.



Bridging Finance can be accessed through the following services:



The Stellar Growth Inheritance Tax Service



The Stellar Business Inheritance Tax Service



The Stellar Bespoke Inheritance Tax Service

Key considerations when making bridging finance loans

- ★ The independent property valuation
- ★ The security
- ★ The location of the property
- ★ Due diligence on the borrower
- ★ The charge over the property
- ★ The insurance on the property
- ★ The exit strategy
- ★ Comparable sales evidence and confirmation of the sales agent

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Important Information

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