



A Guide to **Bridging Finance**

From Hank Zarihs Associates
Property Finance Experts Since 2014





What Is Bridging Finance ?

Bridging finance is a short-term funding option designed to bridge the gap between needing funds quickly and arranging longer-term finance or a sale. Whether you're buying at auction, refurbishing a property or unlocking equity, bridging finance offers a fast, flexible solution based on your property's value – not your income.

Unlike traditional mortgages, bridging loans can be arranged in hours, with funds released in days. It's a powerful tool for investors, developers, landlords and business owners who need speed, versatility and higher leverage than most mainstream lenders can offer.



*Potential Client
who need quick funds*



Fast Processing
at HankZarihs



*Loan arranged in hours
& Released in days*



What Types of Property Can We Lend On?

At HZA, we arrange bridging finance across a broad range of asset classes:



01

Residential

- ✓ **Standard Properties:** Single dwellings, flats and apartments
- ✓ **HMOs:** Houses in Multiple Occupation – no restrictions on room count

MUFBs: Multi-Unit Freehold Blocks – multiple self-contained flats under one title.



02

Semi-Commercial (Mixed Use)

- ✓ Properties combining retail or office units with residential accommodation – think shops with flats above.



03

Commercial

We can arrange funding for all types of commercial premises, including:

- ✓ Retail units and shopping centres
- ✓ Warehousing and logistics buildings
- ✓ Offices, including those being converted under permitted development rights (PDR)
- ✓ Care homes
- ✓ Hotels
- ✓ Specialist-use and niche assets.

The Benefits of Bridging Finance .



Asset-Based Lending

Income, employment or accounts aren't the focus. If the property stacks up, we can arrange finance.



Speed

Deals can be approved in hours, not weeks. This is essential for auction purchases or urgent completions.



Flexible Terms

Loan terms range from 1 day to 24 months, with no early repayment penalties and no exit fees.



Valuation Options

We can often use desktop valuations, and in some cases, bypass full valuations entirely – this depends on the lender and the asset.



High Leverage

Typical lending is up to 75% LTV, but we can arrange up to 80% NET depending on the scenario.



Repayment Options

Choose between servicing the interest monthly or rolling it into the loan and deducting it upfront.

When Bridging Works Best .

Auction Purchases

Loan terms range from 1 day to 24 months, with no early repayment penalties and no exit fees.

Refurbishment Projects

From light touch-ups to full internal guttings, bridging lets you fund the works, add value and refinance once the property is upgraded.

Planning Gain or Conversions

Need funds to wait out planning or carry out permitted development works? Bridging is ideal when short-term flexibility is essential.

Equity Release

Own a property outright or with low leverage? Bridging loans can help you extract capital quickly without selling up.

Hank Zarihs Associates

Who We Are

Hank Zarihs Associates is a specialist advisory firm supporting investors, developers and property professionals across the UK. Since 2014, we've arranged over £1 billion in finance across more than 700 deals.

We work with over 25 funding partners – from private banks to specialist lenders – and handle every aspect of deal structuring, from credit analysis to valuation engagement and lender negotiation.

We don't just place deals – we solve problems, unlock opportunities and move fast when it counts.

Established
2014

Deals Secured
£1B+

Lenders & Partners
25+

Completed Transactions
700+

What Makes

HZA Different ?

Speed

Approvals within hours, completions in days

Access

We work with over 25 lenders and have exclusive access to off-market funding lines

Flexibility

No rigid income requirements or boxed lending criteria

Experience

From care homes to apartment blocks, we've seen it all – and closed it fast

Lets Talk Finance



Whether you're looking to buy quickly, refinance creatively or release funds for your next project, bridging finance might be your answer – and HZA is here to make it happen.

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