Bridging: costs & exit checklist

Begin with repayment. Work back to today.

Use this sheet to prepare a property-backed short-term finance discussion, including overseas applications.

01 · The transaction

Record the security, value, existing debt, borrower and real deadline. Explain why short-term funding is being considered.

02 · Usable cash

Request the gross facility, deductions and net advance. Check the interest method and the funds actually available.

03 · The exit

Name the repayment source, amount, timing and supporting evidence. A planned future mortgage is not a guaranteed offer.

04 · The full costs

Ask for interest, lender and adviser fees, valuation, legal, exit, minimum-interest, extension and default terms.

05 · A delayed exit

Test a longer term or lower sale proceeds. Identify the contingency and extra cash required before committing.

06 · Legal and overseas checks

Confirm ownership, guarantees, residence acceptance, equity source and signing requirements with the appropriate advisers.

A bridge is secured borrowing. Property is at risk if it is not repaid. Ask about regulatory status and protections for the actual transaction.

Sources: MT Finance. Checked 23 September 2026.

Your home or property may be repossessed if you do not keep up repayments on your mortgage or other loans secured upon it.

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