**Property Investors Should Consider All Borrowing Options to Finance Purchases**



Leicestershire, United Kingdom, 2017-Jan-16 — /EPR Network/ — The experienced team behind one of the UK’s leading property financing firms is advising property investors from all occupations to consider the full range of available options before deciding to commit to any one product. With so many borrowing products to choose from, finding the most appropriate financing deal to fund a property purchase is often one of the most essential yet complicated aspects involved – particularly when there are so many different lenders and borrowing options out there.

From affordable [bridging loan](https://www.ukpropertyfinance.co.uk/bridging-loans/) products and property development loans through to secured finance and second charge products, UK Property Finance can provide exclusive access to some of the most competitive financing options on the market, many of which are quite simply unavailable when scouring the numerous high street lenders such as banks and building societies.

**Securing Finance Against Commercial Property**
“At UK Property Finance, we like to think of ourselves as an intelligent alternative to the more traditional streams of funding. Unlike banks or building societies, we have access to an exclusive panel of wealthy individuals and specialist lenders who will consider any type of property investment based on its own merits. As a fully FCA Authorised and Regulated, “whole of market” broker, we can source competitive funds from any main lender and our borrowing rates are quite simply the best available.” – UK Property Finance

Most borrowing options secured against commercial property types are only available up to 75% of the property’s worth. However, UK Property Finance are able to work in tandem with both lender and borrower in order to create a uniquely structured and targeted borrowing package that is delivered in increments as the various conditions and stages of completion are met.

Where [commercial property loans](https://www.ukpropertyfinance.co.uk/commercial-finance/) are concerned, there are typically two main repayment methods available – interest only or the more standard practice of monthly repayments. With the interest only option, the borrower must pay the original balance at the end of the term, minus the interest itself, which has already been paid in regular instalments.

In addition to commercial property loans, UK Property Finance can also provide highly competitive bridging products. These versatile, short-term borrowing products are the perfect solution whenever a larger cash sum is required quickly in order to bridge a shortfall in funds that is temporary in nature. With bridging finance, the repayment period is usually fixed at 12 months with an exceptionally low level of interest and the final payment being the only payment required, covering all borrowing costs at once.

**Faster Borrowing for Urgent Situations**
“One of the main advantages of commercial bridging loans is the tremendous speed at which they can be arranged. As the name suggests, Commercial Bridging Loans are usually secured against commercial real estate or land, in much the same way as a residential bridging product would be secured against a home. The monies raised can normally be used for any reason the borrower sees fit, such as financing the purchase of a new property that needs to be redeveloped, or even the payment of overdue tax bills. As commercial bridging finance is not regulated by the FCA, the reasons for borrowing can be much more varied that with most other types of finance.” – UK Property Finance

As a leading independent brokerage, UK Property Finance can simplify the process of borrowing funds for commercial reasons so that secured funds can be acquired quickly and effortlessly – even when the situation is decidedly urgent. Their rates and fees are extremely competitive and their products are always delivered in an intelligent and cost effective manner. For more information regarding the borrowing options available, either visit the website at [www.ukpropertyfinance.co.uk](http://www.ukpropertyfinance.co.uk/) or send an email to info@ukpropertyfinance.co.uk outlining your needs.

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