



Bridging Guide: Step-by-step

A simple, step-by-step guide on how the loan process will work, with no grey areas.



We're here to help you every step of the way...

We understand that handling any large transaction can be stressful and we want to make your journey with us as simple as possible.



This step-by-step guide walks you through every stage of your deal, from enquiry to completion. It serves as an overview of the process, and if any issues arise, we'll contact you directly to discuss it. We'll always give you true transparency with **no grey areas**.

Step 1



Send your enquiry through to us directly through any of our communication channels; via telephone, email, web form or live chat, social media or a media partner.



Step 2



When we receive your enquiry, our team will review the request, and decide if we can support the loan. It's a quick 'yes' or a 'no' from us.



Step 3



If its a 'yes' and we can proceed with the loan, we'll issue you with credit-backed terms straight away.



Step 4



If your client is happy with the terms provided and they want to proceed, our application form will need to be completed along with any supporting documentation required. You can tick the documents off as you go along with our handy application checklist.



Step 5



The application is then reviewed by the Relationship Manager/your point of contact. They'll go through everything you've provided, and ask for further information if needed.



Step 6



Once the application is complete, and we have everything we need, this will be sent over to one of our Lending Managers who will assess the deal. They will reach out to you directly if they have any further questions or need more information to continue with the underwriting process.



Step 7



If all parties are happy, legals and a valuation will then be instructed simultaneously.

Alternatively, we can wait for the valuation report to be finalised before instructing the legal team.



Step 8



We will then proceed with the legal due diligence process, which includes conducting legal inquiries, issuing an offer letter, preparing a report on title, and providing any necessary documents for the client to sign.



Step 9



The lawyer will then prepare a report on title, aligned with the valuation report. The valuer must confirm that there are no issues in the valuation report that could impact the report on title.



Step 10



Once all parties are happy, it will then go through internal sign off, funds will be disbursed and your loan is **complete!**

Bridging that is truly Black & White...

Meet the Relationship Team

The team bringing your broker enquiry to life and ensure your client has the best chance to obtain funding...



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Meet the Lending Team

Here for you every step of the way to make your deals happen...



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Four handy tips for deal success:

Just follow these four simple steps to help make your loan progress smoothly...



- 1) Advise your client to use a specialist solicitor, preferably with experience in bridging or consider B&W's dual representation offering.



- 2) Inform your client of the importance of paying valuation fees promptly to avoid missing out on the earliest available inspection date.



- 3) Ensure your client has legal undertaking funds ready to pay their solicitor.



- 4) Complete the B&W application form in full with a signature and provide additional and supporting information or documents with the application to ensure seamless and timely underwriting and loan processing.



Kickstart your path to deal success today! 0117 937 4333 | enquiries@blackandwhitebridging.co.uk



Thank you for being with us.

www.blackandwhitebridging.co.uk

Truly transparent lending with **no grey areas.**

Bristol | London | Manchester

FIBA | Financial Intermediary
& Broker Association

5-star **TrustPilot** rating

