

A photograph of a modern, multi-level concrete building with large glass windows and a balcony, overlooking a pool and the ocean at sunset. The sky is filled with soft, orange and pink clouds, and the sun is low on the horizon, reflecting on the water. An orange curved graphic element is at the bottom of the image.

Intermediary Reference Guide

Transitional Capital Solutions for Europe

France • Spain • Germany • Austria • Switzerland

About Interbridge



At **Interbridge Europe**, we specialise in arranging sophisticated loan solutions meticulously crafted to meet the diverse needs of your clients. Our product stands out in the competitive European market with its unique proposition of short-term secured financing.



The **Interbridge** solution is designed for clients seeking swift and secure funding against residential properties for a wide variety of purposes. This product is ideal for a duration of 6 to 24 months, providing your clients with the flexibility they need during transitional periods when liquidity is required.

Key Features

- **Substantial Loan Amounts:** We arrange loan amounts ranging from €750,000 to €5,000,000 per property (€10m maximum), serving a wide spectrum of financial requirements.
- **Interest Retention Model:** Our retained interest model holds the loan costs from the gross loan amount, eliminating the need for monthly debt servicing. This feature significantly eases the financial burden on your clients, preserving their cashflow during the loan term to focus on their primary objectives.
- **Underwriting:** Our team will consider every case on its benefits and can help where traditional lenders cannot provide a solution. For example, where a loan is required across jurisdictions, the applicants have limited cashflow, complex income streams, need funds quickly or are borrowing into retirement.
- **Broad Geographical Coverage:** We can arrange lending in prime European locations – France, Spain, Austria, Germany and Switzerland, offering your clients a wide range of capital raising options.
- **SPV Lending:** The loans can be secured against residential property in a variety of Special Purpose Vehicles or Limited Company structures. This gives us a lot of flexibility when considering the purpose of capital raising.



“The Premier Arranger of Innovative Transitional Capital Solutions”

Intermediary Proposition

As an introducer to Interbridge Europe, you play a pivotal role in connecting us with clients who can benefit from our product.

We value your expertise and insights into your clients' needs, and we strive to work collaboratively to ensure a seamless and satisfactory experience for all parties.

Competitive Edge: Our transitional capital solutions offer features that are not commonly found in the European market, giving more options when advising your clients.



Why Trust Interbridge?



We have built a substantial and successful track record of providing transitional capital solutions. We have placed more than €1bn of loans over the years, and our team's backgrounds range from investment and corporate banking through to financial broking.



Our mission to provide international residential property finance started in the UK and the journey took the business to continental Europe where we are the first company to offer transitional capital solutions across 6 countries.



We focus on delivering funds to your clients reliably and fast. We understand your clients' needs, and we can deliver local expertise to execute our transactions.

We invite you to explore this opportunity
with Interbridge Europe

Loan Criteria



Security

- 1st Legal Charge required
- Residential or Multi-unit residential properties only
- Property must be owned 100% by a Corporate Entity (SPV)
- Share pledge / debenture provided by SPV
- Must be habitable, liquid and not the main residence
- Multiple securities can be considered



Loan

- Minimum Loan €750k
- Maximum Loan €5m per unit
- Flexible use of proceeds
- Max LTV 60%
- Term 6-24 months
- Interest retained from gross loan amount
- Partial and early repayment possible (interest calculated on gross loan amount)



Applicant

- Will act as a guarantor
- All Shareholders required on application
- All nationalities considered
- Age - No min/max
- Income proof not required (proof of funds will be needed for a purchase)

Application Process

Enquiry

Introducer presents initial enquiry to Interbridge



Client Call

Client call is arranged to gather more information



Initial Assessment

24-48 hrs



Loan Offer

Interbridge Loan Offer is presented with commitment fee invoice



Completion

Client receives loan funds
Net of remaining fees
and retained interest
Commitment fee refunded



Final Sign-off

Investment Committee
provides final funding
commitment, subject to legal
execution



Case Prep

Case Preparation is
typically 4-6 weeks for
Legal and Security
Due Diligence



Fees

Commitment fee/
Valuation Fee/
Legal Fee paid by client

Case Study

Transitional Capital

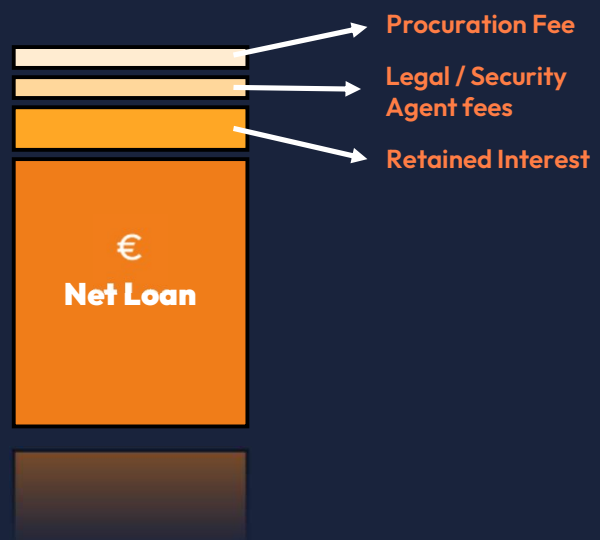


Client: UK resident owning a Spanish villa valued at €2m sought financial assistance from Interbridge in September. The objective was to use the value of the Spanish property to raise €1 million for refurbishing golf courses in the UK during the off season. Understanding the seasonal market trends, the client required a short-term loan before leveraging the high demand for Spanish properties during the summer and selling the security for maximum value.



Loan Structure and Uniqueness:

The Euro-denominated loan facility arranged by Interbridge presented a pivotal advantage, allowing the client to harness the equity of the Spanish villa for cashflow purposes. Being unregulated, the financing enabled the client to repurpose funds across borders without limitations on the usage of the capital and additionally add all costs to the gross loan.



Outcome and Benefits: The Security was ultimately sold in June of the following year for a market uplift. Added to the redemption costs was a 1% exit fee but the client enjoyed a refund on 6 months of the retained interest. The financing arranged by Interbridge played a pivotal role in this success story, enabling the client to retain capital flexibility, minimize immediate expenses through rolled-up interest, and capitalize on seasonal market dynamics.

Fees and Supporting Documentation

Commitment Fee

This fee for Interbridge to commence processing of the loan is payable on submission of the application and is refundable at completion

Valuation Fee

This fee is payable to our panel valuer prior to the property visit. We will provide quotes once we have received your commitment fee and commenced loan underwriting

Exit Fee

Payable on repayment in addition to the Gross Loan Amount

Legal Fees

We will instruct our panel lawyers, who are responsible for all legal due diligence and ensuring the property transaction is carried out legally and securely. The lawyer is at your client's expense and we will provide a quotation at outset

Security Agent Fee

This fee is payable to a Security Agent for taking care of the securities related to the financing. This protects the client should any transfer of the financing be needed during the loan term

Company Information

- Certificate of Incorporation
- Memorandum (Articles) of Association
- Commercial Registry extract
- Last three years annual accounts
- Bank statements up to 90 days old
- Credit Report up to 90 days old (if available)

Guarantor Information

- Proof of ID/Address (within 90 days)
- Signed Asset and liability statement
- Consumer Credit Report (within 90 days)

Property (security information)

- Property/building insurance contract
- Property Title documentation (official property/land registry documents)
- Up to date Loan Statement for refinancing

If this is your first case with Interbridge we will also need a signed Introducer Agreement (available from your Interbridge contact)

Please Note:

Above lists are not exhaustive, additional fees/documents may be required.

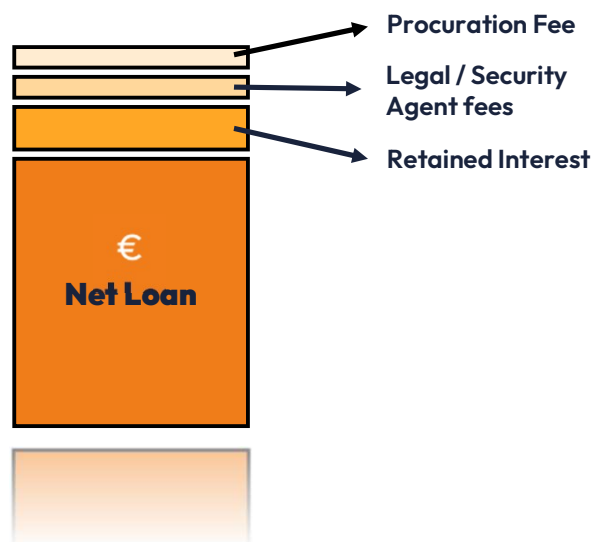
Case Study 2

Improved Liquidity



Client: A French resident owning a Ski Chalet valued at €2.8m sought financial assistance from Interbridge. Due to changing market conditions, the client's existing facility of €1.674 with a French private bank had been called in. At the time, the client was in a position of being asset rich but cash poor and was drawing no income from a company which was in the process of being sold. This situation made it outside the majority of mainstream European lenders' policies. The proceeds of the company sale would be used to redeem the financing.

Loan Structure and Uniqueness: An asset-based loan arranged by Interbridge allowed the client to raise funds without evidenced income and the innovative interest retention model eliminated the need for monthly debt servicing. This feature significantly improved the client's cashflow until their company sale was complete.



Outcome and Benefits: The company sale was settled after 7 months and the client chose to redeem his facility at full term. The Interbridge financing played a pivotal role in this success story, enabling the client to keep his property and relationship with his private bank intact while our interest retention model allowed for no monthly servicing of the loan while the client was drawing no income from their company.

Contact Us:



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Intermediary FAQ

Where can Interbridge provide finance?

Interbridge currently arranges financing on properties located in France, Spain, Germany, Austria and Switzerland.

Does Interbridge accept commercial property?

We will only accept habitable, residential property. The property cannot be a primary residence.

Can the financing be extended at the end of the term?

Our maximum term is 24 months in total. Extensions can be implemented on day 1 up to this maximum term with additional costs upon review of the exit strategy.

Could Interbridge arrange financing for residential property which is still being built?

No, Interbridge can only provide funding if the property is fully finished, and no substantial renovation or development works are planned.

Are there any restrictions on an applicant/guarantor?

Yes, Interbridge does not arrange finance for individuals with high AML risk, on sanctions list, ex-criminals, or people with an unclear past.

What are the main requirements for collateral positions to obtain funding?

The property must be owned by an SPV, first charge in our favour, personal guarantee of company's shareholders and debenture/share pledge of company's shares.

Can we secure a loan on more than one Property?

This will be considered on a case-by-case basis but generally the minimum property value will be €1.25m and maximum loan €10m.

Under what circumstances might Interbridge consider cancelling the process after the Commitment fee has been paid?

Interbridge make every effort to collect all relevant information prior to issuing an Initial Loan Offer including speaking to the applicant(s) to ensure the property and company details are understood. Only significant down valuations or mismatches in provided information may cause us to reconsider our offer. Every effort will be made to accommodate changes in circumstances.

Can a client use their own valuation for our financing purposes?

Interbridge will always require a dedicated valuation due to special requirements and the asset-based nature of our business.

How Long is an Initial Loan Offer valid? Can it be extended?

Interbridge Loan Offers will be cancelled after 21 Days with no contact from the client. Updated client call will be required before re-issuing an ILO.

How is the broker procurement fee paid?

The broker will inform us of the charge to the client for advice and this will be deducted from the Gross Loan Amount.

How long does it take to complete the financing after all documents are received?

Process completion time depends on the location of the property and the structure of the financing. On average Interbridge arranges financing within two to three months depending on the response time from all parties.

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