

For brokers and property developers in the UK, navigating the secured lending landscape often means juggling multiple providers. Finding lenders who offer both bridging loans and traditional mortgages can simplify the process, streamline deals, and speed up transactions. In this post, we'll explore key providers offering both products, with a focus on speed of completion, lender panel size, transparent pricing, and the role of digital tools in today's competitive market.

Why Choose a Provider Offering Both Bridging Loans and Mortgages?

Before diving into providers, it's worth highlighting why consolidated lending solutions matter.

- **Speed of Completion:** Bridging loans are often used for fast transactions, so lenders with streamlined mortgage processes can accelerate property deals from start to finish.
- **Panel Access:** A lender with a wide broker panel and flexible access options allows better matching to diverse client needs.
- **Transparent Pricing & Fees:** Knowing the exact cost from day one prevents hidden charges that can stall deals.
- **Digital Tools:** Online calculators, fintech platforms, and loan tracking improve workflow efficiency.

Top UK Providers Offering Both Bridging Loans & Mortgages

Our focus is on lenders who genuinely offer both bridging and mortgage products to brokers, propertyinvestortoday.co.uk enabling tailored secured lending solutions.



KIS Finance

KIS Finance stands out as a full-suite lender specialising in bridging loans while also offering tailored mortgage products. Known for their quick decision-making and strong broker relationships, they provide solutions catering to developers, landlords, and commercial clients.

- **Speed of Completion:** KIS Finance’s reputation hinges on their rapid underwriting and efficient progression, often completing bridging deals in under two weeks. Their mortgage team also strives for prompt approvals.
- **Lender Panel Size & Access:** While KIS Finance’s panel is curated with a focus on quality over quantity, brokers benefit from direct access to underwriting specialists, reducing back-and-forth delays.
- **Transparent Pricing & Fees:** KIS Finance is transparent about their fee structure and interest rates, eliminating ambiguity. It’s a pet peeve of mine when rates are advertised as “from” with vague caveats; KIS always clarifies the context upfront.
- **Digital Tools:** Their Bridging Loans Calculator is a handy tool for brokers and clients alike, allowing quick estimates of monthly repayments, fees, and term costs. It’s one of the better calculators on the market—clear, detailed, and easy to use.

Fluent Money

Offering a breadth of secured lending solutions, **Fluent Money** is well known in the broker community for competitive bridging loans and mortgages designed for property professionals.

- **Speed of Completion:** Fluent Money emphasizes rapid turnaround times with many bridging loans completing in as little as 7-10 days. Mortgage completion times vary but remain competitive.
- **Lender Panel Size & Access:** Fluent boasts a large broker panel and funds a variety of property types, making them versatile for different lending scenarios.
- **Transparent Pricing & Fees:** They avoid hidden fees and break down exit fees, arrangement fees, and interest rates clearly in all communications.
- **Digital Tools:** Fluent Money shines with *MyFluent*, their fintech platform that integrates application tracking, document uploads, and lender feedback. This real-time portal is a game-changer for brokers needing update visibility and digital workflow integration.

The Loans Engine

The Loans Engine combines bridging loans and mortgages with a strong technology backbone aimed at brokers looking for efficiency and access.

- **Speed of Completion:** The Loans Engine promotes rapid decisions and funding, backed by a tech-driven underwriting process.
- **Lender Panel Size & Access:** Their panel, while smaller than some multi-lender platforms, focuses on flexible terms to accommodate various property types and client needs.
- **Transparent Pricing & Fees:** They commit to upfront pricing with no hidden charges, and their application process flags all fees early.
- **Digital Tools:** Their proprietary tech platform allows brokers to submit cases quickly, track progress, and access quotes without lengthy manual steps—no more guesswork on how far a deal has progressed.

Comparing Key Features

Feature	KIS Finance	Fluent Money	The Loans Engine	Bridging Loan Speed
Typically	under 2 weeks	As quick as 7-10 days	Rapid decisions, tech-enabled	Mortgage Offering
Tailored for	developers & landlords	Competitive market rates	Flexible lending for property types	Lender Panel & Broker Access
Selective but	direct access	Large panel with broad access	Smaller panel, flexible terms	Pricing Transparency
Clear, no hidden fees	Detailed fee breakdowns upfront	Upfront pricing, no surprises	Digital Tools	Bridging Loans Calculator
MyFluent fintech platform	Proprietary broker submission & tracking portal			

What Lenders Look For: Exit Strategy First

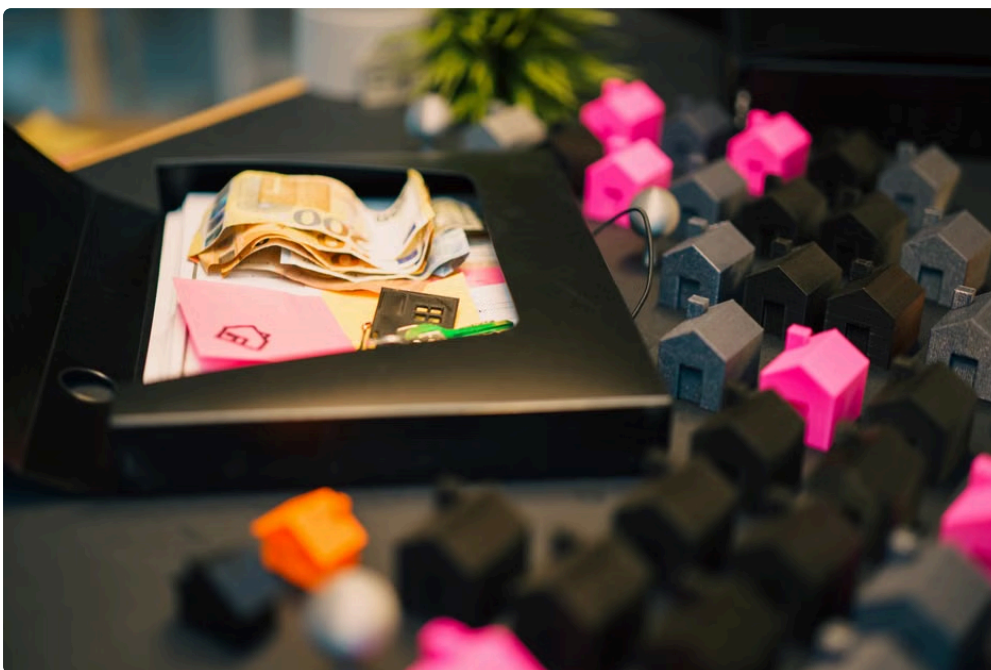
As a seasoned broker-side analyst, my first question on any secured lending deal is always: *“What is the exit?”* Lenders need to know how and when the loan will be repaid. A bridging loan without a clear exit plan—whether through refinance, sale, or development completion—risks delays or refusals, regardless of speed or panel size.

All three providers highlighted require a defined exit strategy before progressing applications. This focus avoids wasted time and ensures deals align with lender risk appetite.

The Importance of Transparent Costs & Digital Efficiency

Broker frustration often arises from vague “from” interest rates with no context—something all three lenders avoid. Clear fee structures, including arrangement, exit, legal, and valuation costs, must be upfront to prevent last-minute surprises.

Investing in digital tools that allow swift quotes, real-time application tracking, and integrated document management does not just improve speed but builds broker trust and client satisfaction. Platforms like **MyFluent** and KIS Finance’s calculators are excellent examples of how technology can transform lending operations.



Final Thoughts

Choosing a provider that offers both bridging loans and mortgages simplifies the broker’s toolkit and creates smoother secured lending pathways for clients.

KIS Finance is great for brokers prioritising transparent pricing and fast bridging with direct underwriting access.

Fluent Money offers a broad panel with excellent fintech tools like *MyFluent*, ideal for brokers who value platform transparency and speed.

The Loans Engine suits brokers seeking tech-driven submissions and flexible lending on a more personalised scale.

Ultimately, the focus must remain on speed balanced with prudence—knowing the exit strategy and having clear costs upfront are as critical as any digital tool or lender relationship.

For brokers and landlords looking for secured lending solutions combining bridging and mortgages, these providers are solid choices to consider. As always, start every deal by asking: "*What is the exit?*"—and then choose the lender that matches that exit plan efficiently and transparently.