

When you're considering a bridging loan, preparation is key. Speaking to a bridging loan provider like **KIS Finance**, **Fluent Money**, or **The Loans Engine** without the right groundwork can lead to delays, frustration, or even outright rejections. As an analyst with over 11 years in UK property finance, I always ask one fundamental question before anything else: *What is the exit plan?*



Understanding this—and being ready on key documentation—means you can streamline your application, speed up completion, and avoid the usual stumbling blocks. This post will guide you through exactly what to do before you make that first call or online enquiry. We'll cover the importance of preparing your bridging application, having an exit plan checklist, and ensuring valuation and legal readiness. Plus, we'll look at tools like the KIS Finance bridging loans calculator and MyFluent—the fintech platform from Fluent Money—to give you a digital advantage.

1. Understand the Importance of the Exit Plan

First things first: lenders want to know **how you plan to repay the loan**. This is non-negotiable. Bridging loans are short-term, high-cost finance solutions that depend entirely on your credibility through a clear exit strategy.

What Is an Exit Plan?

Your exit plan outlines how you'll repay the bridging loan at term. Common exits include:



- Sale of the property after renovation or development
- Refinancing onto a longer-term mortgage
- Transfer of funds from another source such as cash reserves or investors

Pro tip: Prepare and communicate your exit plan convincingly. Lenders like KIS Finance and Fluent Money will immediately check this before considering your application.

Exit Plan Checklist

Before contacting a bridging loan provider, tick off this exit plan checklist:

1. **Clear repayment source:** Confirm and document where repayment funds will come from.
2. **Timescales:** Ensure the exit timeline matches or beats the loan term.
3. **Contingency plans:** Think through backup options if your primary exit doesn't materialise on time.
4. **Evidence:** Be ready with contracts, sales agreements, or mortgage offer letters to prove exit credibility.

2. Prepare Your Bridging Application Thoroughly

Rushing into a bridging loan enquiry without preparation is a recipe for delays and possible rejection. Here are the key elements to prepare for your application:

Gather Necessary Documentation

Your lender will require robust documentation to assess risk, including:

- Proof of identity (passport, driving licence)
- Proof of income or financial standing
- Details of the property to be financed and security documents
- Exit plan documentation (see above)
- Valuation or survey reports (if available)

Tip: Use a checklist and review it before submitting. Missing or incomplete documents cause frustrating delays.

Valuation and Legal Readiness

Valuation is the cornerstone of a bridging loan application. Lenders want assurance that the property value covers the loan amount adequately.

What you should do:

- Commission a professional valuation early where possible.
- Have legal documents relating to title, ownership, and any encumbrances ready to review.
- Engage a solicitor familiar with bridging transactions to avoid last-minute issues.

Knowing your property's true market value upfront helps streamline decisions and speeds up lender processing time.

3. Choose Providers with Fast and Transparent Processes

Speed is often the main reason for choosing a bridging loan. However, many borrowers fall into the trap of overpromising or vague promises on completion times. Avoid this at all costs.

What to Look for in a Bridging Loan Provider

Criteria Why It Matters Example Providers
Speed of Completion Faster loans reduce your risk and interest cost. KIS Finance offers completions from 7 days; The Loans Engine also highlights quick turnaround times.
Lender Panel Size & Access Broader panels mean more loan options and competitive rates. The Loans Engine operates with a large lender panel; Fluent Money provides access to specialist lenders.
Transparent Pricing & Fees No hidden fees or vague "from" rates — you must see all costs upfront. KIS Finance is known for clear fee structures; Fluent Money offers detailed breakdowns via MyFluent dashboard.
Digital Tools & Tracking Online calculators and tracking platforms keep you informed and in control. KIS Finance bridging loans calculator; Fluent Money's MyFluent fintech platform.

4. Leverage Digital Tools to Streamline Your Process

Modern bridging loan providers incorporate digital fintech tools designed to save you time and reduce guesswork.

The KIS Finance Bridging Loans Calculator

This handy online calculator lets you input loan amounts, interest rates, and terms to see estimated monthly costs and total interest payable. It gives you a transparent first look without waiting for a broker or underwriter call.

Try the KIS Finance bridging loans calculator [here](#).

MyFluent Fintech Platform

Fluent Money offers *MyFluent*, a fintech platform where borrowers and brokers can track application progress, upload documents, and communicate with lenders all in one place.

This digital transparency reduces delays due to missing paperwork or unclear progress and makes managing your application simpler.

Summary Checklist Before Contacting a Bridging Loan Provider

<https://www.propertyinvestortoday.co.uk/article/2025/09/best-5-bridging-loan-providers-in-2025/>

1. **Finalise your exit plan:** Know exactly how and when you will repay the loan.
2. **Gather all documentation:** ID, property info, income proof, exit agreements, valuations/legal docs.
3. **Research providers:** Check lender panel access, speed of completion promises, and transparent fees.
4. **Use online tools:** Try the KIS Finance bridging loans calculator to estimate costs.
5. **Consider digital platforms like MyFluent:** These improve communication and transparency throughout your application.

Final Thoughts

Bridging finance can be a powerful tool, but the key to success lies in preparation and clarity. Before you reach out to providers like **KIS Finance**, **Fluent Money**, or **The Loans Engine**, make sure the basics like your exit plan and valuation are rock solid.

Don't fall prey to buzzwords, hidden fees, or vague promises. Demand transparency, verify lender speed claims, and leverage the digital tools now available to you. If you do this, you'll not only save time but avoid the common pitfalls that delay bridging loan completions.

Now that you have the checklist and tools, you're ready to make that first, confident enquiry. Remember: always ask *what is the exit?* before anything else. That's the essential question every serious lender will ask—and you should too.