



Choosing the right financial product is key when building a property portfolio.

But how do buy-to-let investors choose to fund a purchase? And what role do brokers play in these decisions?

MFS commissioned a survey of more than 2,000 UK adults to answer these important questions.

Based on people who own three or more residential properties in the UK, here's what we found out...



**35%** of property investors "rely" on brokers to guide their financial decisions



**41%** use brokers to access rates, products or offers not available to individual borrowers



**33%** have used online comparison sites for financial products  
But **66%** prefer to meet a broker in person



**43%** used a mortgage or re-mortgage product

**21%** took out a bridging loan

**28%** would have taken more time to consider their financial options but feared they would lose out on the property purchase

**41%** want a better understanding of alternative finance

**39%** of investors did not know enough about financial products outside of mortgages to consider alternative finance for their last property purchase



"Whether someone's purchasing their first house or their fiftieth, our research shows how instrumental brokers are in guiding property buyers through the financial options available to them.

Importantly, beyond the historically dominant mortgage providers, there are now many forms of alternative finance that buyers can call upon. Property investors are clearly keen to explore new options that might be better suited to their particular circumstances.

It's vital that brokers themselves have an in-depth knowledge of things like bridging loans so they can provide borrowers with a full range of options and not just different rates for the same product."

Paresh Raja, CEO, Market Financial Solutions

Market Financial Solutions has more than a decade's experience providing bespoke short-term finance. Our competitive rates and intermediary incentives have established us as one of the country's leading bridging lenders.

Download your copy of the MFS Lending Guide to learn about how we work with brokers and private clients to deliver fast, tailored bridging loans for people investing in UK property.

