

In the fast-paced world of secured lending and bridging finance, speed and transparency have never been more crucial. Brokers and borrowers alike want swift decisions backed by clear disclosures and robust access to a broad lender panel. Enter **MyFluent automated approval**, an innovative fintech platform from *Fluent Money* that promises to streamline your secured lending application from start to finish.

However, having sat through lender calls and reviewed hundreds of broker submissions over my 11 years as a UK property finance analyst, I can tell you the fintech tools like MyFluent don't operate in a vacuum. Whilst automation is great, certain key pieces of information and documentation are still essential to get your application fully approved and move to completion.

In this blog post, I'll break down exactly what info you still need to provide when using MyFluent's automated approvals, the benefits of working with KIS Finance and The Loans Engine alongside Fluent Money's platform, and share some top tips for making sure your bridging loan documents are complete and compliant.

Why Does Automated Approval Matter In Bridging Loans?

Before we dive into the paperwork checklist, let's quickly recap why automated approval is a gamechanger for bridging finance applicants.

- **Speed of Completion:** Automated approvals can cut days—sometimes weeks—off the typical assessment period.
- **Immediate Indicative Offers:** Receive real-time, accurate loan estimates based on digital data inputs.
- **Access to Wide Lender Panel:** Platforms like MyFluent integrate with multiple lenders—saving you from re-keying data and broadening options.
- **Transparent Pricing and Fees:** Digital tools often provide upfront visibility on costs, avoiding hidden surprises.

MyFluent, developed by Fluent Money, satisfies all these points by combining a strong lender network, including *KIS Finance* and *The Loans Engine*, with a dedicated bridging loans calculator and seamless digital tracking of your application.

What Information Does MyFluent Really Need?

MyFluent's automated approval engine certainly takes away a bunch of the manual legwork, but you're still required to supply crucial information to make sure the lender can confidently approve the loan.

1. Basic Borrower and Developer Details

- Full names and contact info for all applicants
- Proof of ID – passport or driving licence
- Proof of address – recent utility bill or council tax statement
- Details of any companies involved (if applicable)

This is standard across the board, but what annoys me most is when these details are vague or incomplete in initial submissions. MyFluent platform helps by flagging missing documents early, which speeds things up.



2. Clear What Is The Exit?

Sorry to say, but if I don't see a clear exit strategy—that is, what happens when the bridging loan term finishes—your deal won't get past the initial filters. Is it a refinance, property sale, or longer-term mortgage? Confirming this upfront is fundamental. MyFluent prompts brokers for this detail during submission ensuring there are no surprises down the line.

3. Completed Financial Information

- Income statements or accounts for individuals or companies
- Bank statements (usually last 3 months)
- Details of existing debts or charges on the property
- Information on any ongoing legal disputes or insolvency history

The loans engine has to see you're in a sound position to handle this secured lending application. MyFluent simplifies this by allowing document uploads directly through the platform, so no more messy email trails.

4. Property and Project Specifics

Since bridging loans are often short-term and linked to property developments or purchases, your application must include:

- Full property address and description
- Recent valuation or survey report (MyFluent can integrate with panel valuers)
- Planning permissions or building regulations info (if applicable)
- Project costs budget breakdown
- Expected project timescales with milestones

Tools like the **KIS Finance bridging loans calculator** are incredibly useful here. They help you estimate loan-to-value (LTV), costs, and exit timelines accurately before submission to MyFluent. The better quality data you push in upfront, the quicker you'll get through automated approval.

5. Transparent Fees and Charges Agreement

I always roll my eyes at documents that hide fees in unreadable small print or bury them in protracted legalese. The advantage with MyFluent and lenders like KIS Finance is the platform's transparent fee disclosures. You will have to agree to fees explicitly during the process, so ensure you've reviewed all charges carefully.

How Does MyFluent Compare On These Key Points?

Feature	MyFluent (Fluent Money)	KIS Finance	The Loans Engine	Lender Panel	Size	Wide	integrated with multiple bridging lenders
Specialises in	bridging & development loans	Focus on bridging and commercial finance					
Automated Approval	Real-time initial decisions based on uploaded docs	No automated system; manual underwriting	No automated platform; uses broker submissions	Transparent Pricing	Upfront fee visibility during application	Clear fee structure but discussed post-application	Fees disclosed after initial broker introduction
Digital Tools	Calculator, real-time tracking, document upload	Bridging loans calculator online	Online application tracking (limited)	Speed of Completion	Typically faster due to automation	Moderate; manual underwriting	Varies; dependent on broker and lender

Tips For Ensuring Your Bridging Loan Documents Are Complete

1. **Always ask "What is the exit?" first:** Lenders hate ambiguity here. Be explicit about your repayment plan.
2. **Keep your valuation documentation up to date:** Most lenders require valuations dated within 3 months.
3. **Upload all ID and proof of address documents without delay:** This simple step avoids unnecessary admin hold-ups.
4. **Use the KIS Finance bridging loans calculator:** Helps pre-check affordability and LTV before applying.
5. **Read fee disclosures carefully in MyFluent:** Never assume all costs are wrapped up in the stated rate.
6. **Don't underestimate bank statements & financials:** Lender underwriting is thorough, so provide clean, easy-to-read docs.

The Bottom Line

MyFluent's automated approval platform is a step forward for brokers and borrowers navigating the secured lending market. By combining powerful digital tools—including real-time tracking, document upload, and built-in

calculators—with access to reliable lenders like KIS Finance and The Loans Engine, it offers a speedy, transparent route to bridging loan approval.

That said, no automated platform can fully replace thorough, accurate information from you. Completing your bridging loan documents meticulously, confirming your exit strategy upfront, and being [mezzanine finance](#) transparent about finances remain non-negotiables to secure smooth approval.

Want to accelerate your next bridging loan deal? Start by checking your documents against this list, run the numbers through the KIS Finance bridging loans calculator, and get your MyFluent application ready for a fast, automated decision.

If you want to discuss specific deals or have questions on lender policies, feel free to reach out. Remember: **always check, what is the exit?** before anything else.