



# Lendco Bridging Guide

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INTERMEDIARY USE ONLY

0333 414 1495

[sales@lendco.co.uk](mailto:sales@lendco.co.uk)



# Our products | serviced and rolled interest

BRIDGING

## Residential inc. Dev Exits

Loans from:  
**£100k - £7m**

Up to  
**75% LTV**

## Light Refurbishment

Loans from:  
**£100k - £6m**

Up to  
**75% LTV**

## Heavy Refurbishment

Loans from:  
**£100k - £4m**

Up to  
**75% LTV\***

## Commercial property

Loans from:  
**£100k - £6m**

Up to  
**70% LTV**

## Land with planning

Loans from:  
**£100k - £4m**

Up to  
**55% LTV**

## Our speedy process:



Enquiry answered  
in **1 hour**



DIP issued on  
the **same day**



Valuation and  
legals instructed  
on **day one**



Underwriter  
available to you  
from **day one**

\* Day one value, not to exceed 70% of LTGDV

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Information correct at time of publication, for further information or to discuss a specific enquiry please contact us. Lendco Limited is a company registered in England & Wales with company registration number 11177105. Our registered office is at: 33 Gracechurch Street, London, EC3V 0BT

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We've got you every step of the way:



Bridge with Lendco to **acquire the asset**



Apply for planning to **enhance value**



We'll fund **100% of the works**



Exit to a sensibly priced **Lendco BTL**



We can easily meet auction timescales for a swift purchase



Leverage the higher valuation and transfer to a refurbishment loan



No need for a QS to visit - we'll get an update from the valuer \*



Exit at up to 70% LTV with peace of mind from day one

\* Subject to a full assessment of the enquiry

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# Criteria | a brief overview

## Who we can lend to

- ✓ Individuals
- ✓ Limited companies
- ✓ SPVs
- ✓ LLPs
- ✓ Trading Companies
- ✓ Trusts
- ✓ JVs
- ✓ Resident and non-resident Ex-Pats
- ✓ Foreign Nationals
- ✓ Offshore – Jersey, Guernsey and Isle of Man registered entities
- ✓ First-time landlords, if they are not a first-time buyer

## Property types

- ✓ HMOs
- ✓ MUBs
- ✓ New Builds
- ✓ Commercial property
- ✓ PD conversions
- ✓ Land with planning

## Unacceptable scenarios

- ✗ Foreign National PEPs
- ✗ Borrowers with diplomatic immunity
- ✗ Owner occupiers
- ✗ Non-standard constructions
- ✗ Grade 1 listed buildings
- ✗ Retirement homes



We lend on  
**OMV**



Terms from  
**2 – 36 months**



Fully digital  
**application process**



Dual representation  
**available**

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Please do get in touch if you are unsure about any of the criteria.

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# The team | meet your new go-to bridging BDM

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**There's no better way to understand our criteria and processes than building a relationship with our sales team. They can provide an expert assessment of any case and make decisions quickly.**

Please don't hesitate to get in touch if you would like to discuss an enquiry, or any of the criteria in this guide.



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