



# 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 - £5m**

Up to

**75% LTV**

## Light Refurbishment

Loans from:

**£100k - 5m**

Up to

**75% LTV**

## Heavy Refurbishment

Loans from:

**£100k - £5m**

Up to

**75% LTV\***

## Commercial property

Loans from:

**£100k - £2m**

Up to

**70% LTV**

## Land with planning

Loans from:

**£100k - £2.5m**

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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| [lendco.co.uk](http://lendco.co.uk)

We've got you every step of the way:



Bridge with Lendco to **acquire the asset**



We can fund up to **100% of the cost of works**



Exit hassle-free onto a competitive **BTL product\***



Whether buying at auction or needing to move quickly, we can hit your timescales.



For simple refurb - no need for a QS, the drawdown process is straightforward.



Exit at up to 75% net of GDV. Underwriting lite and minimal additional legals.

\* Bridge Exits receive a 0.1% reduction on the BTL rate

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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.



## Bridging Team



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