



Lendco Bridging Guide

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INTERMEDIARY USE ONLY

0333 414 1495

sales@lendco.co.uk



Our products | serviced and rolled interest

BRIDGING

<div>Residential inc. Dev Exits</div> <div>Loans from: £100k - £5m</div> <div>Up to 75% LTV</div>	<div>Light Refurbishment</div> <div>Loans from: £100k - 5m</div> <div>Up to 75% LTV</div>	<div>Heavy Refurbishment</div> <div>Loans from: £100k - £5m</div> <div>Up to 75% LTV*</div>	<div>Commercial property</div> <div>Loans from: £100k - £2m</div> <div>Up to 70% LTV</div>	<div>Land with planning</div> <div>Loans from: £100k - £2.5m</div> <div>Up to 55% LTV</div>
<div>Our speedy process:</div> <div>→</div>	<div>→</div> <div>Enquiry answered in 1 hour</div>	<div>→</div> <div>DIP issued on the same day</div>	<div>→</div> <div>Valuation and legals instructed on day one</div>	<div>→</div> <div>Underwriter available to you from day one</div>

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

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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.



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