



Can do.

Lendco Bridging Guide

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For Intermediary use only

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: 9th Floor, 24 Monument Street, London, EC3R 8AJ



Rate Table

	Residential	Light Refurb	Light refurb + works	Heavy Refurb	Heavy refurb + works	Land with planning	Commercial
LTV	75%	75%	75%	75% (70% Day 1 LTGDV)	75% (70% Day 1 LTGDV)	55%	70%
Min loan	£100k	£100k	£100k	£100k	£100k	£100k	£100k
Max loan	£5m	£5m	£5m	£5m	£5m	£2.5m	£3m
Rate from	0.65%	0.69%	0.79%	0.84%	0.89%	1.25%	0.89%
Min term (months)	2	2	2	2	2	2	2
Max term (months)	36	36	36	36	36	36	36

Our speedy process:



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Refurbishment Loans | from purchase to exit with Lendco

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 the
GDV. Underwriting lite and
minimal additional legals.

*Bridge Exits receive up to a 0.15% reduction on the BTL rate



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Criteria | a brief overview

Who can we 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, provided they are not first-time buyers

Property types

- ✓ HMOs
- ✓ MUBs
- ✓ New Builds
- ✓ Commercial Property
- ✓ PD Conversions
- ✓ Land with planning

Unacceptable scenarios

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



We lend on
OMV



Terms from
2-36 months



Fully digital
Application process



Dual representation
available

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 team

There's no better way to understand our criteria and processes than by 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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