

Key Selling Points

Some Reasons for Bridging

- Buying properties at auction
- Capital Raising
- In need of chain break finance
- Refurbishing or converting a property
- Property conversions – commercial to residential, single residential to flats
- Internal reconfiguration – extensions, basement digs, loft conversions
- A longer history of profitable trading
- A longer tenant track record
- A period of time since satisfaction off adverse credit

LendInvest can provide

- Fast completion turnaround - market leading proc fees paid on day of completion
- Bespoke underwriting – competitively priced
- Ex Pats, Foreign Nationals, Offshore Corporates, Ltd Companies, SPV's acceptable
- Title Insurance included
- Loans from £100k
- Min age 21 years – Max 85 years
- Valuation Re-types considered
- Drawdown facilities e.g. cash flow / auction properties
- Development finance

Bridging

- Up to 75% LTV of true OMV
- 1 – 12 months
- Rates from 0.65%
- No proof of income required
- Interest serviced or rolled up
- No exit fees (subject to minimum term)
- No rental coverage required
- Residential / semi- commercial / commercial properties acceptable
- Lend on land up to 60% LTV with or without planning permission
- Adverse considered



BTL

- Up to 75% LTV of true OMV
- 1 – 36 months
- Rates from 8.99% pa (0.75% pm)
- No redemptions penalties after year 1
- No rental coverage required (must show ability to service)
- Residential properties only
- No proof of income required
- First Time Buyers
- First Time Landlords
- HMO's considered



Second Charges

- Up to 75% LTV
- BTL properties only
- No exit fees (subject to minimum term)
- Up to £1m
- No need to disturb existing mortgages