

Short term finance for every need

We lend to property professionals and homeowners. Whatever the project, we offer your clients fast, flexible short term property finance that they can rely on. Powered by technology and with experts available at every step of the way, you can get the right deal for you and your client.

Product	Commonly used for
Regulated Homeowner	Chain breaks and quick purchases.
Unregulated	Securing a residential property purchase quickly, generating short-term business cash flow from an existing property, funding refurbishments or HMO conversions to add value. Helping fund and allowing time to secure or vary planning permission.
Auction	Fast-track funding to secure a residential auction property.
Bridge-to-Let	Securing the purchase of a run-down property before making repairs, or refinancing an existing property that needs modernisation. Add value and signal an intent to exit via a loan meeting the current LendInvest Buy to Let Criteria .
Refurbishment	Refurbishment projects by experienced borrowers. Roll up interest to 85% LTV based on a viable project and schedule of works being provided.
Semi-commercial Commercial Land	Securing a property purchase quickly, generating short-term business cash flow from an existing asset, funding refurbishment or permitted developments for change of use. Helping fund - and allowing time to secure or vary - planning permission.
Development	Financing large-scale development of an existing property, or ground-up builds, by experienced borrowers who can demonstrate experience of similar projects. Drawdowns based on works completed with monitoring surveyor sign off.
Development Exit	Lending against residential property with a new-build warranty in place. Replace higher-cost development finance on a finished development being held for sale. Sell units to repay our facility and, once the LTV has been reduced below 60%, receive up to 20% of net disposal proceeds, subject to our consent.

Key features

	Regulated	Unregulated	Refurbishment	Development Exit	Development
Max loan size	£3,000,000 ¹	£15,000,000 ¹	£1,000,000 ¹	£15,000,000 ¹	£20,000,000 ¹
Min loan size	£75,000	£75,000 ²	£150,000	£250,000	£1,000,000
Max LTV/LTGDV	65% (net)	75%	85%	75%	70%
Max loan term (months)	12	18	18	18	24
Arrangement fee	2%	2%	2%	2%	2%
Interest method	Rolled	Serviced or Retained	Rolled	Rolled	Rolled
Regions	England and Wales	England, Wales and Scotland	England, Wales and Scotland	England, Wales and Scotland	England, Wales and Scotland

¹ For loans over this limit, please contact us directly to discuss.

² For Commercial Bridging, min loan size is £200k.

Bridging rates

LTV	Regulated (net) ¹	Unregulated ²	Refurbishment	Semi-commercial	Commercial	Land	Development Exit
≤ 50%	0.55%	0.49%	N/A	0.60%	0.70%	0.70%	0.55%
≤ 55%	0.60%	N/A	N/A	N/A	N/A	N/A	0.55%
≤ 60%	0.65%	0.49%	N/A	0.70%	0.80%	0.80%	0.60%
≤ 65%	0.70%	0.59%	N/A	0.80%	0.90%	0.90%	0.65%
≤ 70%	N/A	0.64%	N/A	0.85%	0.95%	0.95%	0.70%
≤ 75%	N/A	0.69%	N/A	0.85%	N/A	N/A	N/A
≤ 85%	N/A	N/A	0.79%	N/A	N/A	N/A	N/A

¹ 2nd charge rates mirror 1st charge rates.

² Residential Bridging, Auction, Bridge-to-Let.

Development rates

	Under £2m		Over £2m	
LTGDV	≤ 65%	≤ 70%	≤ 65%	≤ 70%
Annual interest rate from	7.98%	9.00%	7.50%	8.50%
Max loan size	N/A	N/A	£20m	£5m
Min loan size	£1m	£1m	N/A	N/A
Exit fees	2.00%	2.00%	1.50%	2.00%