

Lender Index

2024 RATE CARD

Production Schedule

Lender Index 2024/25 edition

Booking Period Ends 19 April 2024

Content Deadline Due by 26 April 2024

Client Proof Sign-Off Due by 8 June 2024

Production June - July 2024

Distribution & Live Date Late July 2024

Lender Index

2023/24

Bridging, Commercial, BTL and Development Finance
A broker's essential guide to finding the right lender

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BRIDGING & COMMERCIAL
DEVELOPMENT FINANCE | TODAY
BTL INSIDER

Rate Card

PRINT ADVERTISING

Standard double-page listing	£2,900
Standard double-page listing + single-page ad	£3,300
Standard double-page listing + DPS ad	£3,650
DPS advert only	£1,250
Single-page advert only	£750

All prices exclude VAT.

LendInvest

lendinvest

» Mission:

At LendInvest we're committed to providing fast, flexible property finance to experienced property investors, developers and portfolio landlords. With a broad range of bridging loans, development finance and BTL mortgages, we combine our industry expertise with new technology to make obtaining finance easier. We operate to provide the best service to property professionals and our intermediary partners, with the goal of making property finance simple.

» Background:

LendInvest is the UK's leading platform for property finance.

LendInvest offers short-term, development and BTL mortgages to intermediaries, landlords and developers. Its proprietary technology and user experience are designed to make it simpler for both borrowers and investors to access property finance.

LendInvest has lent over £3bn of short-term, development and BTL mortgages. Its funders and investors include global institutions such as HSBC and Citigroup and, in 2019, it was the first Fintech to securitise a portfolio of BTL mortgages. The company has reported annual profitable growth since 2015, was named Digital Innovation Award Winner at the Sunday Times Tech Track 100 Awards, listed as one of the FT1000's Fastest Growing Companies in Europe in 2021, and won NACFB Specialist Lender of the Year in 2019 and NACFB BTL Lender of the Year in 2019 and in 2020.



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Bridging and development enquiries:
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For BTL enquiries:
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Specialism

Market leading technology based lender, covering all aspects of short-term lending from pre-planning to refurbishment, development, development exit and chain breaks, with the added ability to retain on BTL.

Product types	Bridging, auction, bridge to let, refurbishment, development exit, pre-construction
Charges	1st and/or 2nd
Funding model	Institutional lines, retail bonds, investment funds and proprietary capital
FCA regulated	Yes
Interest range	Bridging from 0.48% pm; development from 7.5% pa, fixed; BTL from 3.00% pa
Sectors	Unregulated - residential, commercial, development, land; regulated - residential
Treatment of interest + default interest	Rolled, retained or serviced
Max LTV	Bridging: 75% net LTV
Max LTGDV	70%
Max LTC	90%
Min/Max loan term	Bridging: 3 to 18 months Development: 12 months > 24 months
Min/Max loan size	Bridging: £75k > £15m Development: £1m > £20m
Geographical lending areas	England, Scotland and Wales
Types of valuation accepted	AIMs, re-types and Red Book
New builds	Yes
Heavy Refurb	Yes
Grade listed buildings	Yes
Green/Sustainable finance offering	Yes
Planning permission needed	Not required-land, residential and commercial
Commission rate	From 1.00%
Associations/Charters	NACFB, FBA, ASTL, UK Finance
Upfront fees	No
Early redemption charges	No
Investment	Yes
Owner occupied	Yes
Interest-only	Yes
Electronic signatures accepted	Yes, via market-leading portal
Lending on land	Yes

Standard double-page listing




We understand finance and we understand you

MFS creates unique financial opportunities, for everyone

Specialist finance tailored for:

- Expats
- Foreign Nationals
- First time Landlords
- Portfolio & Professional Landlords

Our Products:

- Residential and Buy-To-Let
- Large Bridging Loans
- Commercial & Semi-Commercial
- Permitted & Light Development
- Developer Exit Bridging Loans
- Auction Bridging Loans
- Overseas/Foreign Nationals
- Complex Bridging Loans
- Second Charge Bridging Loans
- Refinance Bridging Loans

Visit mfsuk.com

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brokers@mfsuk.com

PCF Bank provides a range of bridging finance solutions to suit your clients' circumstances and needs.

We can provide bridging loans for:

- Property purchases / refinances (unregulated only)
- Buying a property at auction
- Obtaining short term working capital for business use
- Capital for the other legitimate business reasons
- Development exits
- Permitted Development (PD) schemes
- Property refurbishment

Key information:

- Maximum loan size is £2.5m (gross)
- Minimum loan size is £200,000
- Maximum LTV is 75% (including interest and fees)*
- Interest rates from 0.50% per month

Our bridging finance team will be happy to talk through your clients' projects and financing requirements.

For further information, please contact:
Mark.marlow@pcfbank | 07928 758 236

*Please note that LTV is calculated against the property Open Market Value

PCF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FSN number 347017. The Bank is registered in England and Wales, registration number 02784633 and is wholly owned by PCF Group plc, a company registered in England and Wales, registration number 02863246 and listed on the Alternative Investment Market. Certain subsidiaries of the Bank are authorised and regulated by the Financial Conduct Authority for consumer credit activities. Registered offices are at Pinners Hall, 105-108 Old Broad Street, London EC2N 3EN.

Single-page adverts

A loan product that only needs a Val Report?



Our famous Valuation Only product keeps things simple and quick. We lend against the value of the property, not the Borrower's profile.

NO application forms. NO evidenced exit. NO proof of clean credit. NO proof of income, funds or affordability, just a val report.

A no-fuss loan that's right up your street. That's SoMo.

Call our team on: 0161 312 5656 or visit somo.co.uk/valonly



Property financing, with faster decisions and lower rates

At Atelier we specialise in reliable, custom lending solutions, designed in collaboration with our clients. Just like every development is different, so is every loan we provide. Our rates start at just 5.49% pa, with bridging loans from 0.58% pm.

Whether your client is converting a commercial building to residential, or delivering a sustainable, ground-up development, we offer some of the most competitively priced development and bridging loans on the market - tailored to their specific needs.

We're driven by innovation and expertise to deliver higher standards with fewer headaches.

DPS advert

Never one size fits all

We offer loans from £3m up to £20m, to help your client deliver on time and in budget.

Ground-up development, bridging, and everything in between

Whether your client is developing from the ground up, refurbishing, or looking for a bridging loan, we work alongside developers to provide the solution they need across a range of loan types.

Low, fixed rates

We offer faster processing and low, fixed rates, with development loans from 5.49% pa, bridging loans from 0.58% pm, and land with planning loans from 0.69% pm, all with up to 75% LTV/LTGDV.*

* All rates correct as of May 2022.

	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV
Carbonite Development Loans	From 5.49% pa	From 5.75% pa	From 6.49% pa
Development Loans	From 7.49% pa	From 7.75% pa	From 8.49% pa
Fixed Rate Bridging Loans	From 0.58% pm	From 0.63% pm	From 0.67% pm
Fixed Rate Land with Planning Loans	From 0.69% pm	From 0.77% pm	From 0.84% pm

Speak to our specialist team **020 7846 0000** or visit www.atelierfinance.co.uk

Better property finance, by design 

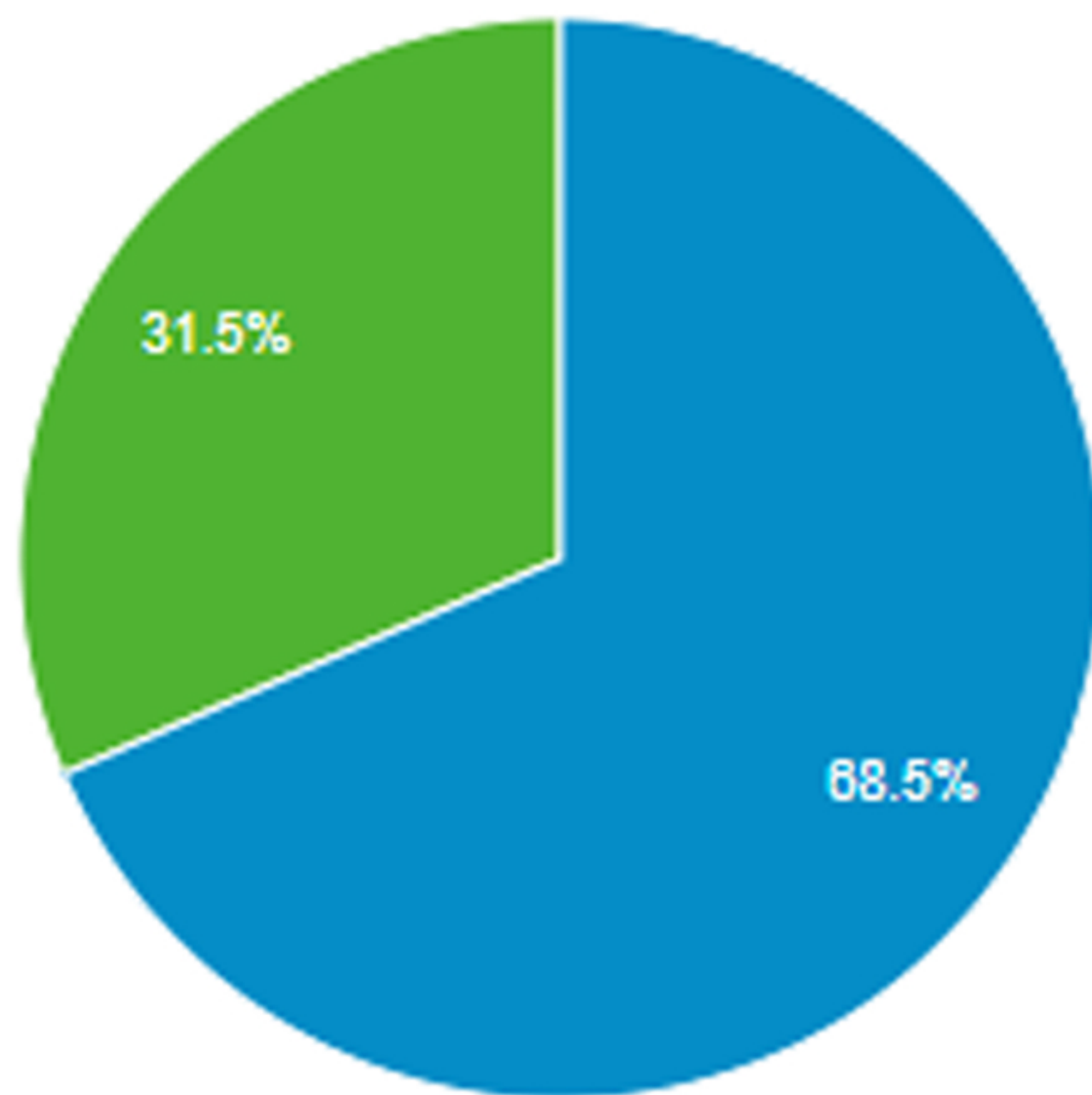
Reach

- The Lender Index receives approximately 2,000 visits per month online
- We promote the digital version of the Lender Index via emails to our marketing databases, across our titles: Bridging & Commercial (circa 7,400 subscribers), Development Finance Today (circa 6,700 subscribers) and BTL Insider databases (circa 4,800 subscribers)
- The Lender Index is also accessible from the menu on all of these websites mentioned above
- Distributed in hard copy to approximately 4,000 brokers, directly subscribed and at industry events
- The Lender Index is also promoted via our B&C, DFT and BTL Insider social media channels

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The online version of the Lender Index

■ New Visitor ■ Returning Visitor



Lender Matrix		Lendoid	LINUS Digital Finance	Market Financial Solutions (MFS)	Mercantile Trust	Moody Venture Capital	MT Finance	Nestor	Octopus Real Estate	Paragon Development Finance	PCF Bank	Phoot	Philo Finance
1st charge		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2nd charge		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FCA regulated		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interest from ≤ 0.70% pcm		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interest from > 0.70% pcm		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Max LTV < 70%		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Max LTV ≥ 70%		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
England, Scotland, Wales		EW	ESWN	EW	ESWN	EW	EW	EW	ESW	ESW	EW	EW	EW

	Precise Mortgages	Pure Property Finance	Reva Finance	Sabbot Bank Partner	Shankou Bank	Solbi	Spring Finance	Ten Capital	TFC Capital	The Bridging Group	The Property Box Loan Company	Together	Toscar Capital	United Trust Bank	Wilde Finance	West One Loans	Whitwell Capital
1st charge	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2nd charge	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FCA regulated	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interest from ≤ 0.70% pcm	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interest from > 0.70% pcm	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Max LTV < 70%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Max LTV ≥ 70%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
England, Scotland, Wales	ESW	ESWN	ESW	ESW	ESW	ESW	ESW	ESWN	ESWN	EW	ESWN	ESW	EW	ESW	E	ESW	E

	Market Financial Solutions (MFS)	Mercantile Trust	Moody Venture Capital	MT Finance	Nestor	Octopus Real Estate	Paragon Development Finance	PCF Bank	Phoot	Philo Finance
Early redemption charges	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Investment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Owner occupied	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Interest-only	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Electronic signatures accepted	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lending on land	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

KEY: * Upon application | ** 2nd charge and/or business purposes only | # London & Home Counties

**We look forward to your contribution to this
very useful broker resource**

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