

THE LENDER INDEX

2023/24 EDITION

2023 RATE CARD

Production Schedule

Lender Index 2023/24 Edition

Booking Period Ends 28 April 2023

Content Deadline Due by 5 May 2023

Client Proof Sign-Off Due by 9 June 2023

Production June - July 2023

Distribution & Live Date Mid-July 2023

The Index 2022/23

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

www.lenderindex.co.uk

IN PARTNERSHIP WITH
BLEND

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**BRIDGING&COMMERCIAL
DEVELOPMENT FINANCE | TODAY**

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	£700

All prices exclude VAT.

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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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 3.08% 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, FIBA, 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:

Select option

- 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

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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 0.61% 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

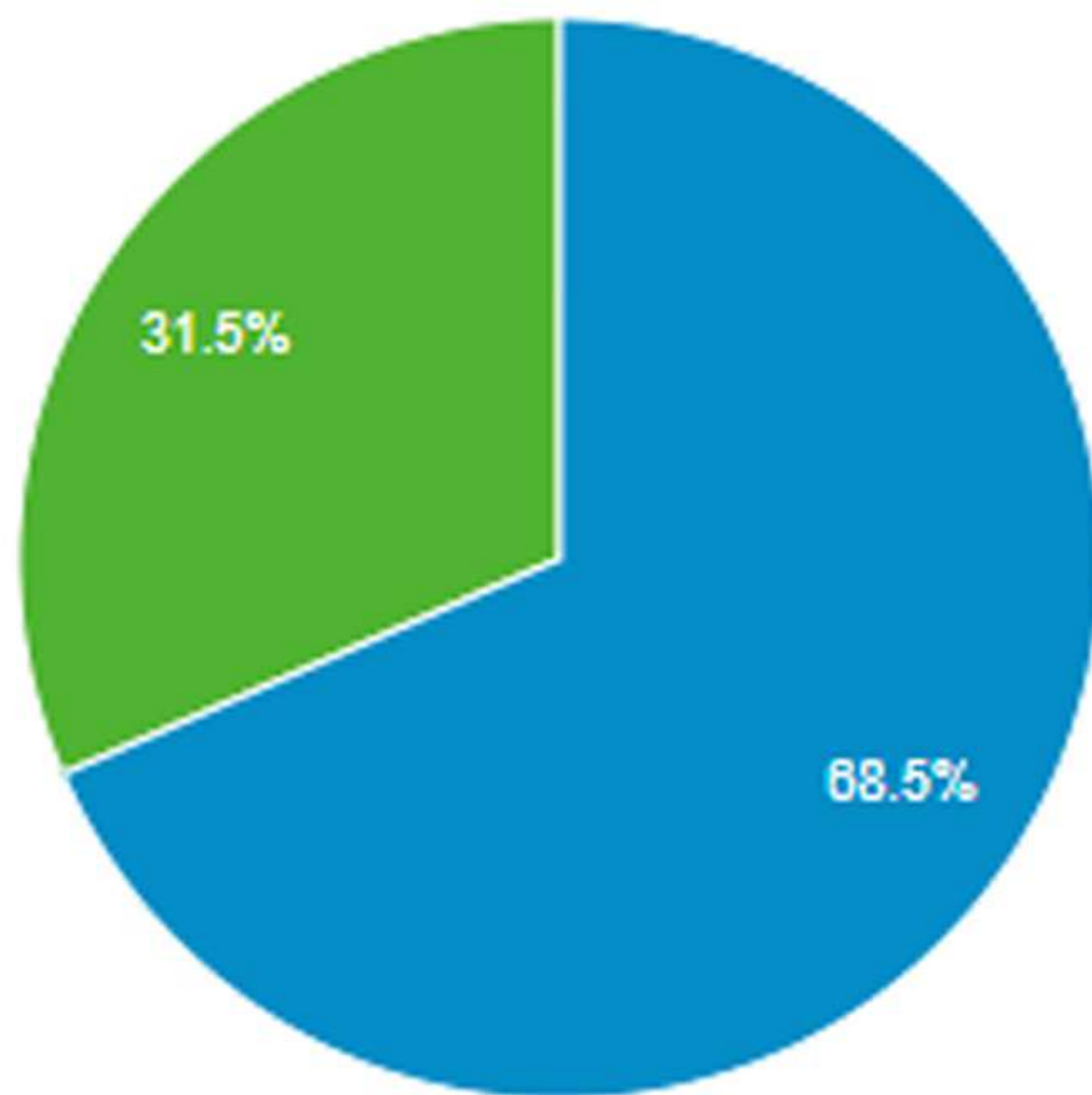
Reach

- The Index receives approximately 2,000 visits per month online
- We promote the digital Index via emails to our Bridging & Commercial (7,000+ subscribers Development Finance Today (6,000+ subscribers) and BTL Insider* databases, and it is also accessible from the menu on all of these websites
- Distributed in hard copy to approximately 2,500 brokers, directly subscribed and at industry events
- The Index is also shared on our B&C, DFT and BTL Insider* social media channels (LinkedIn, Twitter, Instagram)

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The online version of the Lender Index

■ New Visitor ■ Returning Visitor



Lender Matrix		Lendford	LINUS Digital Finance	Market Financial Solutions (MFS)	Mercantile Trust	Moody Venture Capital	MT Finance	Nester	Octopus Real Estate	Paragon Development Finance	PCF Bank	Pivot	Pludo Finance
1st charge		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2nd charge		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FCA regulated			✓				✓	✓	✓	✓			
Interest from ≤ 0.70% pcm		✓		✓		✓	✓	✓	✓	✓	✓	✓	✓
Interest from > 0.70% pcm			✓		✓						✓		
Max LTV < 75%		✓		✓	✓		✓		✓	✓			✓
Max LTV ≥ 75%			✓					✓					✓
England, Scotland, Wales		EW	ESWN	EW	ESWN	EW	EW	EW	ESW	ESW	EW	EW	EW

*Data from the BTL Insider is new as of early 2023 and so these figures are not yet included in the above mentioned stats