lendinvest Mortgages

For intermediaries only

Bridging finance criteria guide

Lending criteria and property requirements for our Bridging products

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Introduction

Welcome to our essential bridging lending criteria.

In this document you will find the different requirements your clients will need to meet before we lend to them, across our entire bridging range. If you want to discuss any points in detail, please contact our bridging sales team, who will be able to support you.

Please note this document is intended for intermediary use only. If you are a borrower looking for direct bridging finance, we can support you by calling our sales team.

Please see page 11 for the contact us details.

Contents

Key features

Highlights

- Easy to use online Broker Portal
- Rapid enquiry approvals and heads of terms in minutes
- Live updates from the underwriters
- AVMs available
- Mandated BDMs and access to underwriters
- Stepped rate interest available

Fee scale

- Unregulated valuation fees
- Unregulated legal fees
- Title insurance fees
- Regulated valuation fees
- Regulated legal fees
- Title insurance fees

Unregulated bridging

- LTV up to 85% gross
- Refurbishment bridge via the portal up to 73% net LTV – 85% Gross LTV
- Refurbishment GDV up to 70% LTGDV and max 3 drawdowns not via the portal
- Residential, semi-commercial, commercial and land
- Purchase, refinance and capital raise
- Terms up to 18 months
- 1st charge only
- Serviced, retained, and rolled interest
- Title Insurance
- Free legals and valuations to refinance your loan to BTL (standard properties only)
- For more information, view our product guide here

Regulated bridging

- LTV up to 75% Gross
- Residential only
- Purchase, refinance and capital raise
- Terms up to 12 months
- 1st charge and/or 1st and 2nd charge combined
- Rolled interest
- Title Insurance
- For more information, view our product guide here

If works are being carried out we will require evidence of the **schedule of works**, uploading this as early as possible will prevent delays in reviewing the case.

Pricing

Short-term rates guide available here.

AVM (Automated Valuation Model) criteria

AVM Requirements

- Purchase transactions (we can also accept refinance on regulated if its additional security to a purchase).
- Properties must be single occupancy standard residential properties.
- Minimum property value: £100,000
- Maximum Property Value (London): £700,000
- Maximum Property Value (Outside London): £400,000
- Confidence Level: Rightmove A,B and C
- Maximum LTV Unregulated Bridging: 75% Gross
- Maximum LTV Regulated Bridging: Up to 75% Gross LTV

AVM Process

- When you submit an enquiry on our broker portal, the AVM will automatically run
- If the AVM is eligible it will show you the two options:

  – Select AVM

  or

  – Proceed with a physical valuation
- Then submit

Borrower criteria

General

MINIMUM AGE
21.

MAXIMUM AGE
Regulated: 75 (at end of term if exit is refinance)
Unregulated: No maximum age where the exit is sale

MAXIMUM NUMBER OF APPLICANTS
4 (2 for regulated bridging).

BORROWER EXPERIENCE
Where minor structural works, conversions, building regulation approvals or planning permission including HMO conversions are requested we will require x1 previous project and will be subject to underwriter discretion.

FOR THE REFURBISHMENT GDV PRODUCT
Structural work, conversions, or ground-up building work will require minimum of x1 previous project and will be subject to underwriter discretion. Maximum 3 drawdowns to fund refurbishment work. Paid in arrears upon satisfactory evidence of work completed and costs incurred.

DEPOSIT
On all purchase cases the source of deposit must be disclosed. LendInvest may request that evidence of the deposit is produced.

SERVICING
Underwriters must be satisfied that the borrower has the means to service the monthly interest (where interest is not retained). Evidence may be requested.

EXIT
Applicants must be able to demonstrate a realistic exit strategy.

For regulated bridging. Exit can be any of the following: Sale of current property. Inheritance where a grant of probate has been issued.

Remortgage provided evidence of mortgage offer is provided. Where multiple securities are used remortgage can be used in combination with the sale of another security property.

No income or affordability proof is required where the exit is sale of the security property. Wherever a refinance forms part of the agreed repayment strategy then evidence of income will be requested.

We do not offer consumer BTL mortgages.

Individuals

RESIDENTIAL STATUS

Resident in the UK for 36 months or more and must currently be a UK tax resident. If not, please get in touch. Foreign nationals and expats may be allowed subject to underwriter approval.

For regulated bridging. All parties to the application must be a UK resident and have been resident in the UK for the last 3 years, or have a current UK credit profile and a permanent right to reside in the UK.

Gifted deposits for individuals are acceptable excluding First Time Landlords (FTL). A FTL will require a minimum 10% contribution from personal funds. Gifted deposits can only be accepted from an immediate relative, full details of whom must be disclosed. The identification of the person(s) gifting the deposit must be satisfactorily established. Appropriate deed of gift indemnity insurance will be required, Only on-shore funds may be used.

INTER-FAMILY SALES

A 10% personal contribution is required.

CRIMINAL CONVICTIONS

Not permitted unless relating to motoring offences, or at the underwriter's discretion.

Many status profiles considered for unregulated bridging, missed payments and credit blips can be considered if accompanied by evidence and an explanation that the issue was only temporary, please refer to the underwriter.

For regulated bridging the following credit profile is applied:

- No bankruptcy/IVA in the last 6 years.
- Defaults allowed: none in the past year, 1 in the last 3 years.
- Missed mortgage/secured payments allowed: none in past year. 1 in the past 3 years.
- Unsecured arrears allowed: 2 in past 3 years. County Court judgments (CCJs) allowed: 1 in the past 3 years up to a maximum value of £500 which must be satisfied prior to completion.

Companies

PERSONAL GUARANTEES

UK companies

Full personal guarantee required from all directors and shareholders holding more than 25% of shares in the company.

Non-UK companies

Full personal guarantees required from the principal or beneficiary of the company.

GIFTED DEPOSITS FOR LIMITED COMPANIES

Acceptable without a customer contribution when the following are in place and verified: Directors loan, Intercompany loans, Business savings

BANKRUPTCY OR LIQUIDATION

No bankruptcy or winding up petition in the last six years.

Property criteria

Security	**Unregulated Bridging** • Residential investment property • Broad range of commercial property types will be considered on merit • Land with or without planning permission to build HMOs: Properties being refinanced that are operating as an HMO must have all appropriate licences in place at the time of application. Properties being purchased with an intention to use as an HMO should have licences in place as soon as practical after completion. **Regulated Bridging** Residential properties only. We will accept a max of two securities for the loan. We will consider investment properties as a second security. 1st charge only if only one security is provided. A combination of 1st and 1st charge, or 1st and 2nd charge is allowed when multiple securities are being provided. A 1st charge is always required when a property being purchased is being provided as security. Light to heavy refurbishment is permitted - refer to underwriter where building regulations approval or planning permission is required. **Refurbishment GDV** Residential (including HMO up to 6 bedrooms). *Light Refurbishment:* Decorating, replacement of kitchens, bathrooms, electrical rewiring, plumbing, windows & doors. Works to improve the EPC rating of the property. *Heavy Refurbishment:* Structural works and conversions, involving building regulations approval or planning permission including HMO conversions, extensions and ground up building work. Depending upon scale or works, ranging from inspection by a LendInvest Employee or Building Surveyor, to a formally appointed external monitoring surveyor. Underwriter discretion.

Submitting an enquiry in 10 clicks

Information required for an enquiry

1. Enquiry type
2. Loan type
3. Security type
4. Planned exit route
5. LTV requirement
6. How many months interest would you like to retain
7. Security details
8. Additional information
9. Upload any supporting information
10. Payment route

Application process

Overview

- For all your bridging cases, please login to the portal to apply.
- If you wish to discuss your deal before applying, please contact: 020 3836 1837 or email enquiries@lendinvest.com.
- For the Refurbishment GDV product please contact the team as this is not available in the portal: enquiries@lendinvest.com.

Support at every step

- Enquiries reviewed in minutes
- Fast online application
- AVMs available
- Direct access to underwriters
- Track your progress live in the portal

Steps

1. Application form submitted via the portal
2. Underwriter reviews application
3. Obtain valuation (unless an AVM has passed)/legal quotes then instruct
4. Undertaking paid – legals begin
5. Completion

Contact us

Bridging BDM

Here are the contact details of our bridging BDMs who are available to help you from enquiry all the way to completion. Alternatively, you can arrange a meeting. You can contact us between 9am-5.30pm, Monday to Friday. Call: **020 3836 1837** Email: enquiries@lendinvest.com

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Regional BDM

Find your local BDM. Your dedicated, local BDM is ready to support you and your clients with our whole product suite including BTL and Specialist Residential Mortgages.

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