



Your success, our first priority.

Simple common sense
lending, where our
customers come **first.**



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LENDFIRST Introduction

Our customers deserve a lender that puts them first. That's why we look beyond the numbers to understand the person and the story behind them. By applying common sense and a personal approach, we build lasting relationships, fuel ambition, and deliver tailored solutions that truly work for every customer we serve.

We offer fast and flexible bridging finance for residential, commercial, and mixed-use properties.

Every application is assessed on its merits, allowing us to tailor solutions that meet the specific needs of each client.

We can release funds in 24 hours, giving our clients the speed and flexibility to move quickly or compete as cash buyers, providing a valuable advantage in today's competitive market.

Simple Honest Lending.



OUR MISSION

Why choose LendFirst?

LendFirst's mission is to lead the bridging finance industry by combining speed, service, and specialist knowledge to deliver more than just funding; we deliver outcomes. Our ambition is not only to be the biggest in the market, but the most respected, trusted, and client-focused.

We're here to do more than just lend. Our experienced in-house property specialists work alongside our clients to provide expert advice, practical support, and genuine insight, helping them make confident decisions and maximise the potential of every opportunity.

By building meaningful, long-term relationships and staying committed to our clients' success, we aim to set a new benchmark for customer service and satisfaction in the bridging industry.



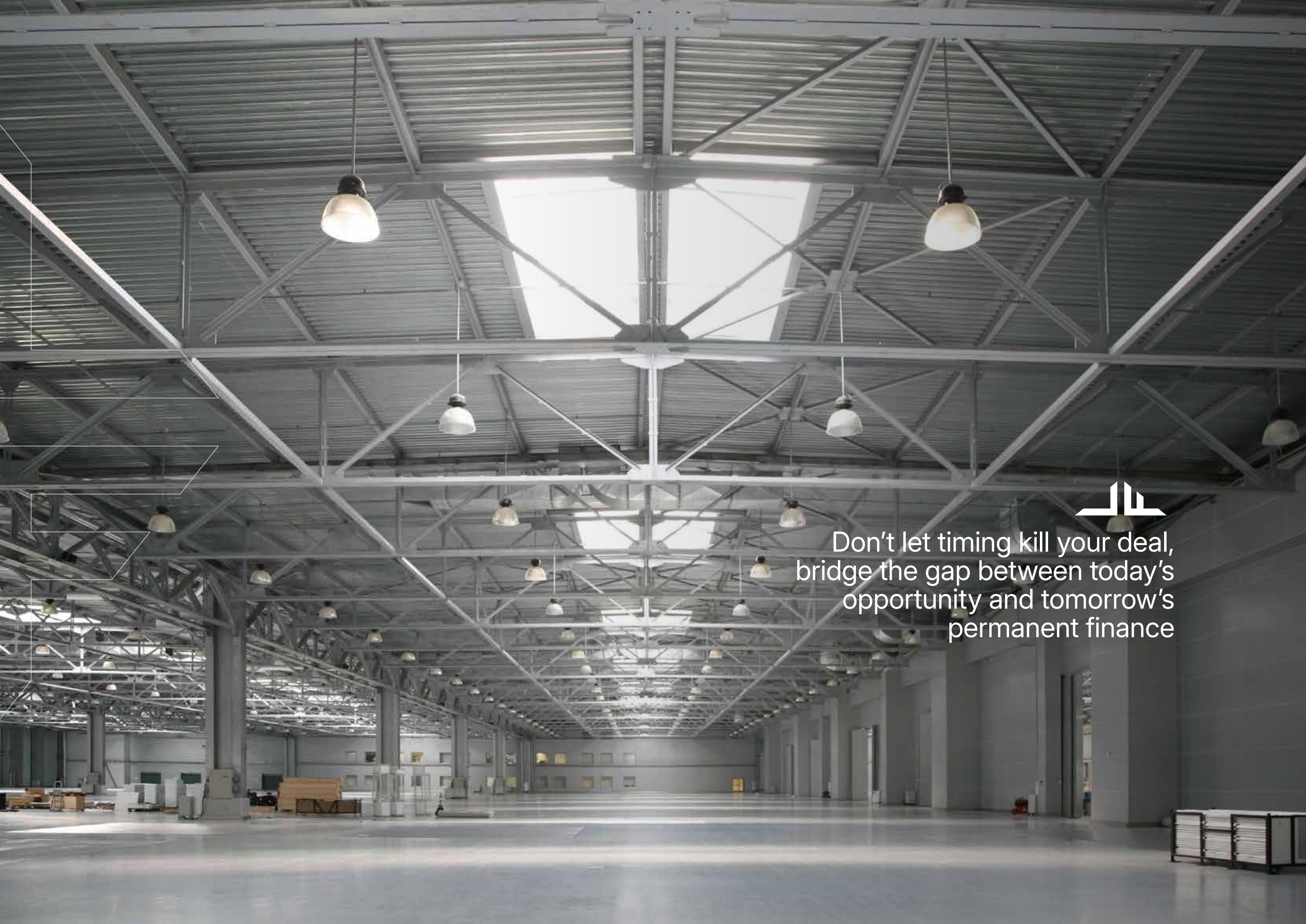
ABOUT US **LendFirst**

We are a professional lending company with a focus on family values. We're here to make lending easy, fast, flexible, and available nationwide. With our 25 years of experience in property development, we're more than just a lender; we are a trusted partner in your property journey.

What sets us apart is our commitment to delivering exceptional customer service, regardless of the scale. We don't follow a one-size-fits-all approach. Instead, we remain committed to building long-term, meaningful relationships with our clients.

Our team is driven by intelligence, speed, and trust. We constantly innovate and stay ahead of market trends, ensuring our clients always benefit from innovative, forward-thinking financial solutions. Your needs guide every decision we make, and we take pride in being approachable, responsive, and easy to work with. We are dedicated to serving you.

At LendFirst, our customers come first!



Don't let timing kill your deal,
bridge the gap between today's
opportunity and tomorrow's
permanent finance



LENDING OVERVIEW

The UK's best lending package

£50,000
Minimum loan

£5 Million
Maximum loan

- ✓ **1% Arrangement fee.**
 - ✓ **1% Per month.**
 - ✓ **1% Exit fee.**
-
- ✓ **Lenders legal costs, 0.5% of the net loan, minimum £750.**
 - ✓ **12 months standard term.**
 - ✓ **18 months on request.**
 - ✓ **1st Charges Preferred.**
 - ✓ **2nd Charges Available.**
 - ✓ **Payment Terms - Retained interest for full term only.**



OUR PRODUCTS

Residential Bridging Loans

We understand that residential property deals don't wait, and neither should your finances. Whether you're buying under pressure, breaking a chain, or unlocking capital for your next move, we provide fast, precise, and dependable funding exactly when you need it.

Our process is flexible and straightforward. You'll have direct access to decision-makers, and we provide terms within hours, not days. From single homes to residential portfolios, we support a wide range of situations with a common goal: to keep your plans on track and your transactions running smoothly.

- Rapid response and streamlined service.
- Suitable for purchases, refinancing, or short-term holds.
- Speed, certainty, and expert support at every step.

With LendFirst, you stay in control, with funding that allows you to act fast and the confidence to move forward.



OUR PRODUCTS

Commercial Bridging Loans

We provide prompt, bespoke bridging finance for commercial property acquisitions tailored to meet the demands of the dynamic property market.

Each application is assessed on its complexity, allowing us to make funding decisions within hours and, for existing clients draw down within 24 hours. A fast draw down enables our clients to act decisively, often positioning them as cash buyers in a competitive environment that gives them the upper hand.

We prioritise clarity, speed, and security throughout the lending process. Our experienced team works closely with clients to ensure that every transaction is handled with professionalism and discretion, providing a unique customer service experience.

Whether you are acquiring, refinancing, or unlocking value in a time-sensitive opportunity, LendFirst delivers fast, reliable bridging finance, so you can move forward with confidence.



We are committed to giving
our clients genuine financial
freedom.



OUR PRODUCTS

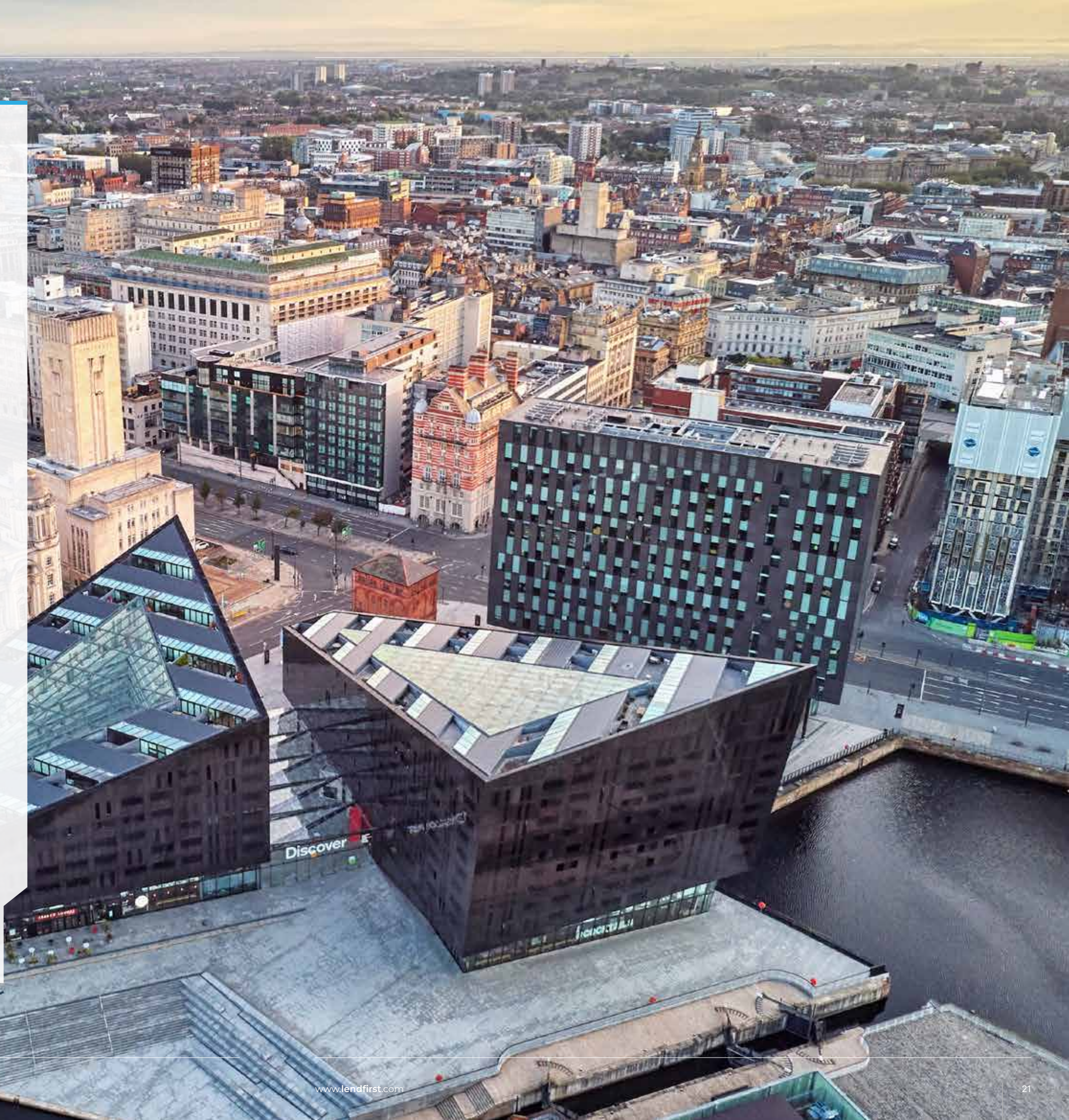
Mixed Use Bridging Loans

We specialise in fast, adaptable finance for properties with multiple uses, whether that's residential over retail, a combination of office and living space, or more complex mixed portfolios.

These types of developments often fall outside standard lending frameworks. That's why we take a flexible, case-led approach, considering the deal's structure, income potential, and intended outcome to craft a solution that fits. With the ability to issue terms swiftly and deploy funds in as little as 24 hours, we help investors, landlords, and developers act decisively in time-sensitive scenarios.

- Finance structured around your asset mix.
- Residential and commercial expertise combined.
- Transparent process with direct access to decision-makers.

When conventional lenders hesitate, LendFirst steps in with clarity, speed, and a deep understanding of complex property assets.





OUR PRODUCTS

Refurbishment Bridging Loans

At LendFirst, we offer fast and flexible refurbishment finance for clients looking to add value to property through renovation or improvement.

Whether you're modernising a tired residential home, upgrading a commercial unit, or preparing a mixed-use asset for resale, our funding helps you unlock potential and boost profit. We understand the importance of timing in refurbishment projects, so we provide quick access to capital, often within 24 hours, allowing you to move fast, complete works efficiently, and maximise your return on investment.

From light refurbishments to more extensive renovations, we tailor our loans to suit the scope and scale of your project.

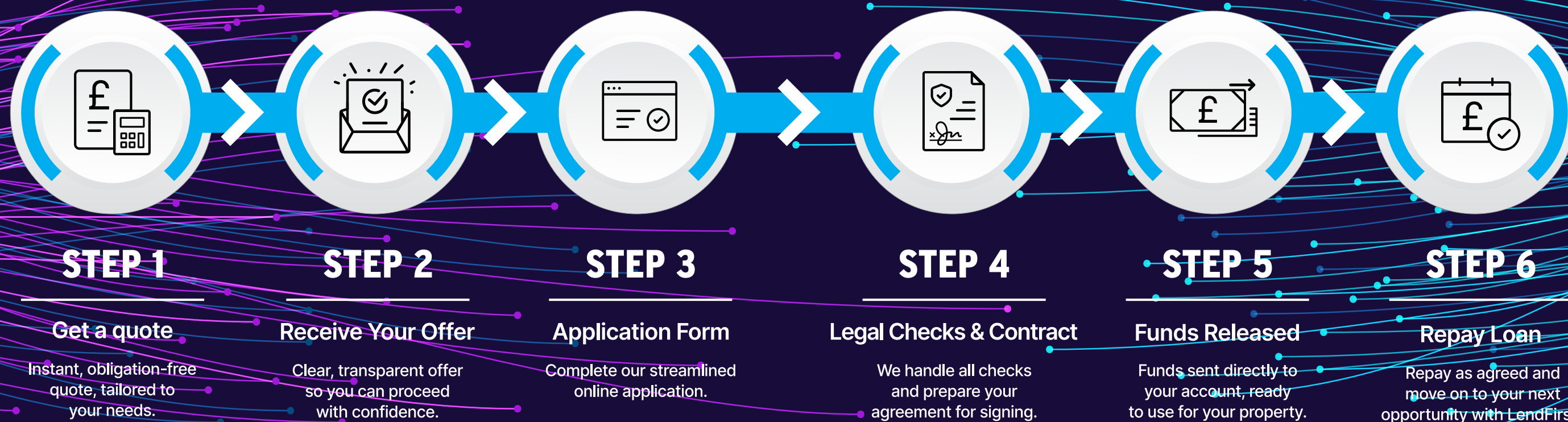


Smart, Swift & Trusted Bridging
Loans for Residential and
Commercial Property



HOW IT WORKS The Process

At LendFirst, we've simplified the borrowing process into six straightforward steps. The process is designed to be fast, transparent, and hassle-free. From your first quote to the final repayment, every stage is handled efficiently and carefully so you can secure the funds you need without unnecessary delays or uncertainty.





ADDITIONAL INFORMATION

Our requirements

- ✓ **Minimum age 18:** Borrowers must be at least eighteen years old.
- ✓ **We accept non-UK residents and expatriates.**
- ✓ **Valuation:** Full RICS valuation, instructed by and addressed to LendFirst, at our discretion.
- ✓ **Exit strategy:** Acceptable exit routes include either property sale or refinance.
- ✓ **Nationwide:** England, Wales, Scotland, Northern Ireland.
- ✓ **Company Structure:** Limited companies, partnerships, LLPs, sole traders.
- ✓ **Borrower track record:** Solid experience in UK property development, investment, or management.
- ✓ **Personal Guarantees (PGs):** May be required at our discretion.
- ✗ **No CCJs:** Applicants must have zero County Court Judgments against them.
- ✗ **No Defaults:** Borrowers must not have any recorded credit agreement defaults.
- ✗ **No Secured Arrears:** No missed or overdue payments on secured loans are allowed.
- ✗ **No bankruptcy or IVA history.**
- ✗ **No properties with significant legal/title issues.**



Contact us

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