



LDN FINANCE

LDN Finance is your expert partner for arranging property finance for residential and specialist mortgages.



Our unique approach to business centres around trusted relationships

LDN Finance is a team of multi-award-winning property finance professionals who understand the pivotal role that relationships play in securing unrivalled results. With a proven track record of best-in-class service and an established reputation throughout London and beyond, we bring together expert specialists in standard and complex mortgages to obtain bespoke funding and insurance solutions for our valued clients, no matter the complexity.

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An experience focused on our clients

We act as your trusted partner in property finance, providing an outstanding service to ensure you are confident in our ability throughout every stage of the investment journey. As well as taking the time to thoroughly understand the deal in question, our dedicated and discreet advisers want to fully understand your client – their situation, goals and ambitions. Whether you are seeking assistance with a purchase, remortgage or buy-to-let purchase, our experienced team are on hand to help. Your expert adviser will work tirelessly on your behalf to exceed expectations of what can be achieved, therefore secure the ideal solution to best suit your client's requirements.

Our relationship with our trusted network

As a whole of market intermediary, we have access to an extensive panel of high street lenders, private banks and alternative lenders to ensure extensive product options for all circumstances. We have worked hard to develop strong bonds with our network, built on trust, to ensure we secure the best possible terms for your client every time.



Creative, bespoke solutions delivered with a personal, tailored touch

Types of property finance we can arrange includes:

We source UK property finance from £200,000 up to the multi-million-pound facilities. Our strong relationships with valued clients and trusted lenders means we are expert problem solvers who think creatively about every case.

Purchase & Remortgages

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Buy to Let

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Foreign national

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Expatriate

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Holiday let

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Self-employed & contractor

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First-time buyer

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Self-build

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Meet your expert team of advisers



Anthony Rose
Founder & Co-CEO



Chris Oatway
Founder & Co-CEO



Phil Leivesley
Director of Mortgages



Darren Johncock
Later Life Lending Director



Johnny Martin
Associate Director



Daniel Everritt
Associate Director



Heather Greatorex
Mortgage Adviser/Team Leader



Clair King
Mortgage Adviser



Conner Williamson
Mortgage Adviser



George Smith
Mortgage Adviser



Owen McGill
Mortgage Adviser



Robert Fox
Associate Director – Protection



Antony Cotchobos
Protection Adviser

We're a multi-award-winning team of advisers

Bespoke solutions with relationships at their core

Service excellence with a personal touch

Service excellence is at the heart of our business. Named Bridging & Commercial's Service Excellence Broker for two consecutive years in 2020 and 2021, we have a renowned reputation for our personal approach to securing property finance for our clients.

Unrivalled expertise & bespoke solutions

We thrive in complex, challenging scenarios and work creatively in our negotiations to ensure we always secure the best possible outcome for your client's circumstances.

Working alongside our trusted panel of funding partners, we can help various client profiles ranging from the complex income of a contractor to a buy to let investor remortgaging their portfolio. Whether you are investing from abroad or requiring a large mortgage over £5 million, we are the property finance partner for you.

Long-lasting, valued relationships

When we say we see you as a valued partner, we mean it. Our relationship with you and your client is important to us and our team will continue to serve as your personal property adviser long after your first deal with us is done and over the line.

Suite of services

In addition to residential mortgages, LDN Finance is proud to offer additional HNW property finance and insurance services provided by our team of expert advisers.

Development finance

Our experience, passion and knowledge of the complexities of the development finance sector allows us to put together a funding solution that gets your project over the line on the best possible terms.

From first time development finance to mezzanine funding, development exit finance and refurbishment loans, we are driven to deliver the finance that helps our clients to seize residential and commercial development opportunities.

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Bridging finance

With specialist experts in standard and complex bridging finance enquires, our well-connected property finance brokers advise individuals and property professionals to access flexible, fast short-term funding for residential and commercial property acquisitions of any construction type or property condition.

In all cases, where appropriate, your broker will assist you in arranging a suitable exit strategy to pay off your bridging loan and move to a more cost-effective long-term funding solution.

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Commercial mortgages

We understand that no two commercial mortgage applications are the same. That's why we're here to help.

Whether you are buying as an owner occupier or as a commercial property investor, our brokers will secure the best funding solution for your situation. We'll listen to your personal and financial circumstances before liaising with a multitude of lenders on your behalf, no matter the complexity of your case.



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Bespoke protection insurance solutions for financial security

Our service extends beyond sourcing property finance where our enhanced team of protection insurance specialists are on hand to assist.

Private client protection insurance is a popular partner offering; as wealth increases your personal financial risks become more intricate, be it personally or in business. In a time where you never know what lies around the corner, protecting your wealth through personal or business insurance specifically tailored to your circumstance should be a consideration. Be it HNW life cover, key person cover or shareholder protection, our enhanced team of authorities and HNW insurance experts are on hand to help.



Newly qualified Barrister achieves 90% LTV on first property

What was the situation?

A barrister client approached LDN Finance following a referral from their colleague working at the same chambers. They were looking to purchase their first home in a thriving area of North London. The property was priced at over £700,000 and the client required a loan of 90% loan to value (LTV) in order to successfully make the purchase.

What was the issue?

For an application of this type, some lenders need a larger deposit because the client had recently qualified. This meant that they weren't able to provide immediate evidence of earning potential and affordability. It was therefore important for me to find a lender who understood barristers' income profiles and would use their most recent years figures to leverage 5 times the client's salary to achieve the 90% LTV.

What was the process?

Using my long-standing relationships with lender contacts, I was able to speak with dedicated lender underwriting teams to get a feeling for their appetite on this type of application. Due to the profession of the client and size of loan required, it was important to speak to the right lenders who saw the earning potential long term.

What was the solution?

To the delight of my client we were able to secure the mortgage and subsequently their new home. Our established relationship with one particular lender allowed me to work directly with the underwriters to arrange a fixed loan term, at just over 3% – market leading for the time.



Refinancing a unique eco self-build house

What was the situation?

The firm was approached by two clients, a married couple, who had recently built a stunning eco self-build property together on the Cornish coast. This unique property's external is 100% timber cladding with timber infill, making it very desirable as an eco-house. They were looking to raise £850,000 to refinance.

Both self-employed architects by day, the clients are equal shareholders within a limited company.

What was the issue?

At the time we spoke, the client was struggling to obtain a refinance loan because the property was still classed as a self-build. Self-build mortgage enquiries are often more complex to arrange than a traditional mortgage due to the lack of traditional mortgage security until the property is complete, with only a limited number of lenders offering these.

On this basis, the lender originally declined the application following the valuation due to the construction type of the property.

What was the process?

In order to understand the lenders decline, we needed to speak to them to find out more detail. They advised us that the decline was based on the surveyor's comments. With this in hand, we pushed back on the lender and requested the comments be sent for review to find out what was causing the issue.

At LDN Finance we have a strong network of lenders and relationships with key contacts that can assist in times like these. We contacted our lender relationship manager who assisted us with pushing back on the underwriters decision and obtained the comments from the surveyor.

The comments from the surveyor noted that they could consider the property if suitable certifications covering the frame and cladding was in place. Armed with this information, we asked whether the case would be reconsidered by the lender if we could obtain the required certificates.

The lender agreed, and we encouraged the client to provide the certificates. The case was re-instated and went to offer.

What was the solution?

At the time we were working on this enquiry, the original agreed rate was lower than what the final agreed rate was. Thankfully, this meant the clients could retain this rate which was at a time when rates were twice what they were previously.



Ready to find out more?
Contact our experienced
and expert advisers now:

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LDN FINANCE

LDN Finance is a trading name of LDN Finance Limited. LDN Finance Limited is authorised and regulated by the Financial Conduct Authority.
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