



LDN FINANCE
SPECIALIST

Specialist
property finance



Our unique approach to business centres around trusted relationships

The specialist finance department at LDN Finance are a team of award-winning 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 bridging, development and commercial finance structured debt and mortgage specialists to obtain bespoke funding solutions for our valued clients, no matter the complexity.

An experience focused on you

We act as your partner in property finance, providing only the most personal of services to ensure you are confident and in control throughout every stage of your investment journey. As well as taking the time to understand your needs and the application in question, our dedicated advisers want to understand you - your situation, your goals, and your ambitions. This one-to-one, tailored service allows us to work tirelessly on your behalf to exceed your expectations of what is achievable and secure a bespoke solution to best suit your requirements.



Our relationship with our trusted network

Understanding your requirements for finance is paramount to executing our service excellence and we believe relationships are key to solving complex cases and commercial finance solutions. We have worked tirelessly to develop strong bonds with our network, built on trust, to ensure we secure the best possible terms for your circumstances. Working alongside the rest of your advisory team - from accountants to solicitors, valuers to surveyors - your personal adviser will present your case to our trusted network of private banks, traditional banks, funds and specialist lenders. This ensures the lender will take a holistic view on your complete wealth and asset profile, and apply a bespoke approach to your case.

Creative, bespoke solutions delivered with a personal, tailored touch

Our respected status sees us access off market facilities. In doing so, we can provide our clients with bespoke and comprehensive finance solutions. With access to an extensive panel of funding partners and private banks, our team of specialist property finance experts can offer clients access to competitive facilities. Our strong relationships with both our valued clients and trusted lenders means we are expert problem solvers who can think creatively about your case.

Our team are experts in arranging:

- Bridging finance
- Commercial mortgages
- Development finance
- Development exit finance
- Refurbishment finance
- Mezzanine finance
- Joint venture development finance



Bridging finance

Bridging finance is a type of short-term loan that typically lasts between 9 to 18 months. There are multiple reasons that a client may choose bridging finance. For example, as a stop gap until long-term funding is obtained, to provide quick finance during the sale of a property, or to help fund a purchase during chain-break.

Typically, the Loan-to-Value (LTV) ratio of a bridging loan ranges from 60% to 80% and is often considered to be one of the most useful forms of short-term finance when sourcing

loans for property development purposes. Due to its flexibility and speed at which it can be made available, it should not be viewed as a replacement for development finance, but rather as an initial solution at the beginning of the development cycle.

Our well-connected team of advice professionals are on hand to help property buyers access flexible, fast short-term funding for residential and commercial property acquisitions of any construction type or property condition.

Commercial mortgages

A commercial mortgage is a type of loan used when clients are purchasing land or property for commercial use. Typically significantly larger than a residential mortgage, commercial mortgages can be used for buy-to-let portfolios, HMOs, hotels, offices, shops, restaurants and student accommodation blocks.

Loan terms for commercial finance can often be secured between three to 25 years, with some lenders stretching to 30 years in certain cases. At LDN Finance, our specialist team will work tirelessly on your behalf to secure bespoke commercial mortgages that tackle the financial complexities of purchasing business premises, commercial premises or mixed usage properties.



Development finance

Development finance is a type of loan for residential, commercial or mixed-use property development. Typically offered as a term lasting between 15 to 24 months, development loans are released to clients in 'chunks' across the duration of the development project.

Development finance is most appropriate for ground-up developments, such as building a property from scratch, or large refurbishments projects including extensions or conversions from a single property to a house of multiple occupancy (HMO).

As experts in the specialist property finance sector, we are widely known for our command of the development finance market. No matter whether you're an experienced or first-time developer, our commitment to you remains the same – we will secure you a market-leading solution to suit your needs, on time, on budget and at speed.

Recent case study

What was the situation?

We were approached by an existing client who had identified a large single unit property with development potential in Surrey. Their intention was to build a c.13,000 sqft property with an estimated £15 million GDV (gross development value), to sell for profit.

Prior to development, the property purchased was a 5-bedroom family home in need of modernisation. The client intended to demolish the existing house and develop a large, modern family home in its place.

With a £3 million deposit, the client wanted to borrow almost £8.5 million in order to acquire and fund the development work. They were looking for a lender who could provide money on day one to assist with the acquisition, and fund 100% of the build costs in tranches. The client was also insistent that they did not want to provide personal guarantees (PGs).

What was the issue?

There were some complexities with securing funding on this case, predominantly because the property was a large single

unit property outside of London. In this instance, some lenders are not comfortable with this type of security and location, however, with our extensive knowledge and experience of the market and lending options available, we were able to identify three lenders where the client met their criteria.

What was the process?

Once the three lenders had been identified, we assessed the terms for the most competitive lending for the project and work intended. Using our long-standing relationships with the underwriters, we negotiated final terms based on the clients requirements and in doing so, was able to ensure the lender would be comfortable with no PGs from the client, as per their request.

What was the solution?

Following our negotiation, we successfully secured lending of the client's desired amount which covered 100% of the build costs. The client received a competitive rate on a 24 month term; 20 months construction and 4 months sale. Finally, we had the PGs removed and the early redemption fee waived to benefit the client.



Our multi-award-winning team of specialist advisers



Chris Oatway
CEO

With 20 years of industry experience, Chris is the Co-Chief Executive Officer at LDN Finance and leads the specialist finance division. A well-known adviser, in 2019 Chris was the winner of the 'Broker: Bridging & Short-Term Finance' award at the British Specialist Lending Awards.

Chris has honed his development finance expertise through funding a number of complex deals including joint venture finance on a large industrial site without planning permission, multiple student accommodation development deals and a portfolio of commercial assets across the UK, and time critical multifaceted bridging finance deals. He has also had invaluable direct development experience which gives him that edge and understanding which adds considerable value to any client seeking finance.

He prides himself on fast and high communication levels, approaching his clients with a detail-oriented focus. He is always looking to front foot potential concerns to ensure steps can be put in place to guarantee all parties are happy in any transaction. Building strong relationships with both lenders and clients is Chris's speciality, always going the extra mile and adding value at every step of the journey.



Colin Anderson
Executive Director

A property finance professional with 20 years of experience within the real-estate sector, Colin is the Executive Director of the specialist finance department at LDN Finance. In addition to his extensive experience, he was also named in the coveted Bridging & Commercial 'Power List' for 2022.

A specialist in providing strategic advice and funding guidance to facilitate both short and long-term residential, development and commercial property transactions, Colin's particular specialism is arranging high-level development and commercial finance through a variety of sources encompassing senior stretch debt, mezzanine finance and equity funding.

An articulate and concise communicator, he is naturally solutions driven and excels with deals of all complexity. A client-centric adviser, Colin is highly respected and admired within the industry for his work.



Nick McLean
Associate Director

A bridging and property development finance expert with over 30 years' experience, Nick is an Associate Director at LDN Finance. A popular adviser within the industry, Nick is known for his thorough presentations providing additional support for lenders through the level of underwriting that he completes on every deal. With a background of lending bridging funds direct to clients, his level of knowledge of how a lender thinks can be invaluable when ensuring cases are placed with the most suitable lender first way round.

He is a professional in providing strategic guidance to developers without personal guarantees and has carved a specific niche with new or experienced property developers who are looking for creative, mid-length terms for their next project.

A natural communicator, Nick is approachable and leaves no stone unturned in finding solutions for clients, always exceeding expectation beyond what is asked of him.



Adam Kasamun
Associate Director

Having provided advice on property finance for over a decade, Adam is an Associate Director at LDN Finance and thrives when clients require finance for complex buy to-let portfolios (HMOs, first time landlords, self-employed persons etc), short-term lending, and second charges.

Unafraid to push boundaries, Adam holds excellent relationships with most lenders ranging from high street banks to alternative funding lines, and private individuals. He is respected for his common-sense approach to lending and his relentless tenacity which he maintains at all times, even when presented with highly complex cases.

A proactive and diligent adviser, Adam is hands on with all client enquiries and often receives very positive feedback from clients, introducers and lenders alike.



Romit Patel
Associate Director

As a highly sought-after professional, Associate Director, Romit, is often approached for his expert advice. Specialising in refurbishment and portfolio Buy-to-Let finance, Romit excels at sourcing funding for complex scenarios that appear difficult to overcome.

Having spent a number of years in the industry, Romit has cultivated a network of valued lending partners establishing strong relationships with key decision-makers. He is a clear communicator and prides himself on the service he provides to his clients.

As a client-centric and zealous adviser, Romit establishes confidence from the get-go as clients embark on their investment journeys with him.



David Gissing
Specialist Finance Adviser

Beginning his career in complex residential mortgages, David has harnessed his skillset into providing property finance advice across both Buy-To-Let and specialist finance facilities.

By applying blended experience of both specialties, David has deep understanding of the intricacies of complicated client requirements. He actively ensures that his product knowledge is current, and will always dedicate extensive time to securing a competitive rate for clients, regardless of how complex their requirements are.

A diligent consultant, David leaves no stone unturned and commits extensive time to obtaining detailed facilities for clients, ensuring all requirements are fulfilled.



Amy Baptiste
Head of Specialist Finance

Amy is the Head of Specialist Finance at LDN Finance with a focus on managing the department to ensure it works at optimum efficiency. She ensures communication levels are maximised to all the individuals involved in the transaction including the client, lender, solicitor, surveyor, and agent.

With extensive experience in property finance administration, Amy models financial structures for our advisers to help grow business. In addition, she is responsible for nurturing relationships with our existing client base, whilst contributing to lead generation by working closely with our introducers.

Well known for her meticulous attention to detail and ability to make everyone feel at ease, Amy is highly respected in the industry. From her background in paraplanning, she was named 'Broker: Administrator of the Year' at the 2022 British Mortgage Awards. She was also awarded 'Best Broker: Administrator' Award at the British Specialist Lending Awards 2021 and was named in the Bridging & Commercial 'Power List' for 2021.

Bespoke solutions with relationships at their core

Service excellence with a personal touch

Service excellence is at the heart of our business and we have a renowned reputation for our personal approach to securing property finance. We are multi-award-winners having been crowned the winner of 'Bridging Finance Introducer of the Year' at the Business Moneyfacts Awards 2022, and the 'Service Excellence – Broker' award from Bridging & Commercial magazine in 2020 & 2021.

As our team have first-hand experience of property development themselves, we have a true appreciation of the intricacies of development projects, and understand both the subtlety and complexities of the lives our clients lead.

Unrivalled Expertise & Bespoke Solutions

We thrive in complex, challenging scenarios and work creatively in our negotiations to ensure we secure the best possible outcome for your need. Working alongside our trusted panel of funding partners and external contacts ensures a holistic view of your case and overall project ambitions. Whether you are investing from abroad, require multi-million-pound development funding, or have ambitions to embark in property development, we are the property finance partner for you.

Don't just take our word for it...

Testimonial from a client:

"Having used LDN previously for a residential mortgage, I was introduced to the commercial team for a remortgage of a commercial property. Chris and Amy provided professional guidance throughout and pushed through the application from start to finish jumping many hurdles including the latest financial crisis. Highly recommended."

Testimonial from a lender:

"When considering what an ideal bridging introducer would look like, LDN Finance are top of the list. We know that when we receive cases from the team, information is thorough and comprehensive which provides our credit committee with the whole picture to base their decisions on. The team are easily contactable, professional, and always go the extra mile to excel at their service delivery."

We understand that no two specialist funding applications are the same. We have an extensive pool of specialist finance professionals, with a blend of experience, connections and know-how that we believe is unrivalled in the industry today.

Start your investment journey today by contacting our expert advisers.

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