INTEGER LENDING

PRODUCT GUIDE 2026/27

Short-term property finance, built around your project.

Bridging, refurbishment and commercial loans for property investors and developers across England and Wales.

Available now: Core range

Coming soon: Plus range, loans £350k to £3m

PART OF INTEGER INVESTMENTS

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AT A GLANCE

What we lend on

First-charge bridging finance for property investors and developers. Here is what we fund today, and what the Plus range will add.

PRODUCT	CORE · AVAILABLE NOW Loans up to £350k	PLUS · COMING SOON Mainly loans £350k to £3m
BRIDGING		
Residential Purchase, refinance, capital raising, HMOs	**80% LTV**	**75% LTV** Higher on review
Semi-commercial Mixed use, such as shops with flats	**65% LTV**	**70% LTV** Commercial part up to 30%
Commercial Offices, retail and industrial	**60% LTV**	**70% LTV** With residential planning or PD
REFURBISHMENT & CONVERSION		
Light refurbishment Cosmetic and non-structural works	**80% LTV · 70% of GDV**	**75% of GDV · 85% of costs** Works up to 40% of value
Heavy refurbishment Structural works, planning in place	**80% LTV · 70% of GDV**	Not at launch
Conversions HMOs, title splits, change of use	**80% LTV · 70% of GDV**	**75% of GDV** Where works are light
Commercial refurbishment Works to commercial property	**60% LTV · 55% of GDV**	Not offered
DEVELOPMENT & OTHER		
Ground-up development New-build schemes	On review	On review
Land with planning permission Plots with consent in place	On review	On review
Second charges, owner-occupied Also regulated loans and land without planning	Not offered	Not offered
KEY TERMS		
Loan size	**£50k to £350k**	**£350k to £3m** Smaller loans for deals outside Core
Term	**Up to 18 months**	**1 to 24 months**
Interest	**Serviced or retained**	**Serviced or retained**

HOW WE WORK

Two ranges, one lender

Core covers loans up to £350k today. Plus, coming soon, covers £350k to £3m, and smaller loans for deals outside the Core range.

AVAILABLE NOW

Core range

Up to £350k on residential, semi-commercial and commercial, including heavy refurbishment.

£350k	80%	18
Max loan	Max LTV	Months max

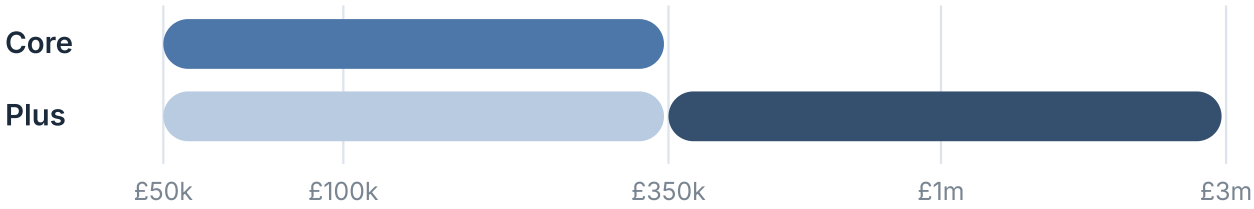
COMING SOON

Plus range

£350k to £3m, plus smaller deals Core can't do, such as longer terms.

£350k–£3m	75%+	24
Main loan size	Max LTV	Months max

LOAN SIZE · Lighter band: smaller Plus loans, for deals outside the Core range



How it works

1. **Tell us about the deal**
Share the property, the loan you need and your exit. We come back with indicative terms.

2. **Agree terms**
Accept the terms, complete a short application and provide ID and supporting documents.

3. **Valuation & legals**
An independent RICS valuer reports on the property, by desktop valuation where possible, while solicitors complete the legal work.

4. **Completion**
Funds are released on completion. Works funding is drawn in stages as the project progresses.

Interest options

Retained
Held back from the loan at the start, so no monthly payments.

Serviced
Paid monthly, so more of the loan goes to the deal.

AVAILABLE NOW

The Core range

Four products covering the most common investor and developer needs, on loans from £50,000 to £350,000.

Residential bridging

Buy, refinance or raise capital on residential investment property, quickly and without a long chain.

Maximum LTV **80%**

- Auction and fast purchases
- Refinance ahead of a buy-to-let mortgage
- Single lets, multi-lets and HMOs

Refurbishment & conversion

Funds the purchase and the works, with works money released in stages as the project progresses.

Day-one LTV, up to **80%**

Of end value (GDV), up to **70%**

- Light and heavy refurbishment
- HMO conversions and title splits
- Change of use to residential, with planning in place

Semi-commercial bridging

Mixed-use property, such as a shop, office or café with flats above.

Maximum LTV **65%**

- High-street mixed-use purchases
- Refinance and capital raising
- Upper-floor residential improvements

Commercial bridging

Offices, retail and industrial units, including projects to refurbish them.

Maximum LTV **60%**

Refurbishment, of GDV **55%**

- Investment purchases and refinance
- Commercial refurbishment with consents in place

CORE RANGE

Criteria & pricing

Simple, transparent terms. Every loan is assessed on its own merits.

Key criteria

Loan size	£50,000 to £350,000
Term	Up to 18 months. Extensions considered case by case
Security	First legal charge, plus a personal guarantee
Location	England and Wales
Borrowers	Limited companies, SPVs, LLPs and individuals borrowing for business purposes. First-time and experienced investors welcome
LTV basis	Lower of purchase price and valuation
Interest	Retained or serviced
Works funding	Released in stages as works are completed
Valuation	Independent RICS valuation, by desktop valuation where possible on standard residential property. Automated valuations for repeat borrowers (up to 70% LTV)
Exit	A clear exit at the outset: sale, refinance to a term loan, or another credible route

Residential pricing

LTV	Rate	Arrangement
70%	0.89% pm	2.25%
75%	0.90% pm	2.35%
80%	0.925% pm	2.35%

0.95%
Exit fee

£500
Legal fee, dual representation

£695
Loan management fee

£295
Disbursement fee

Indicative rates for residential loans. Final pricing reflects the borrower's credit profile and the complexity of the project. Semi-commercial and commercial loans are priced on application. Valuation and the borrower's own legal costs are paid at cost.

Need a bigger loan or a longer term? The Plus range, coming soon, covers loans from £350k to £3m, and smaller deals outside the Core criteria, with terms up to 24 months.

COMING SOON

The Plus range

For loans from £350k to £3m, and for smaller loans that fall outside the Core range: longer terms or higher leverage on review.

£3m
Loans mainly £350k to £3m, larger by exception

24mths
Terms from 1 to 24 months

75%
Standard maximum LTV on residential

85%
Of total costs on light refurbishment

LTV+

Higher LTVs possible upon review

Have a strong case that needs more leverage than the standard limits? Talk to us. We can go further on the right deal.

Residential bridging — 75% LTV

Purchase, refinance and capital raising. Below-market-value purchases accepted, with LTV based on the lower of price and valuation.

Light refurbishment — 75% OF GDV

Works of up to 40% of the property's current value. Up to 85% of total costs, with 100% of the works funded in stages.

Semi-commercial — 70% LTV

Mixed-use property where the commercial part is no more than 30% of the value.

Commercial — 70% LTV

Commercial property with residential planning or permitted development rights in place. From £100k, minimum 3-month term.

Also in the Plus range

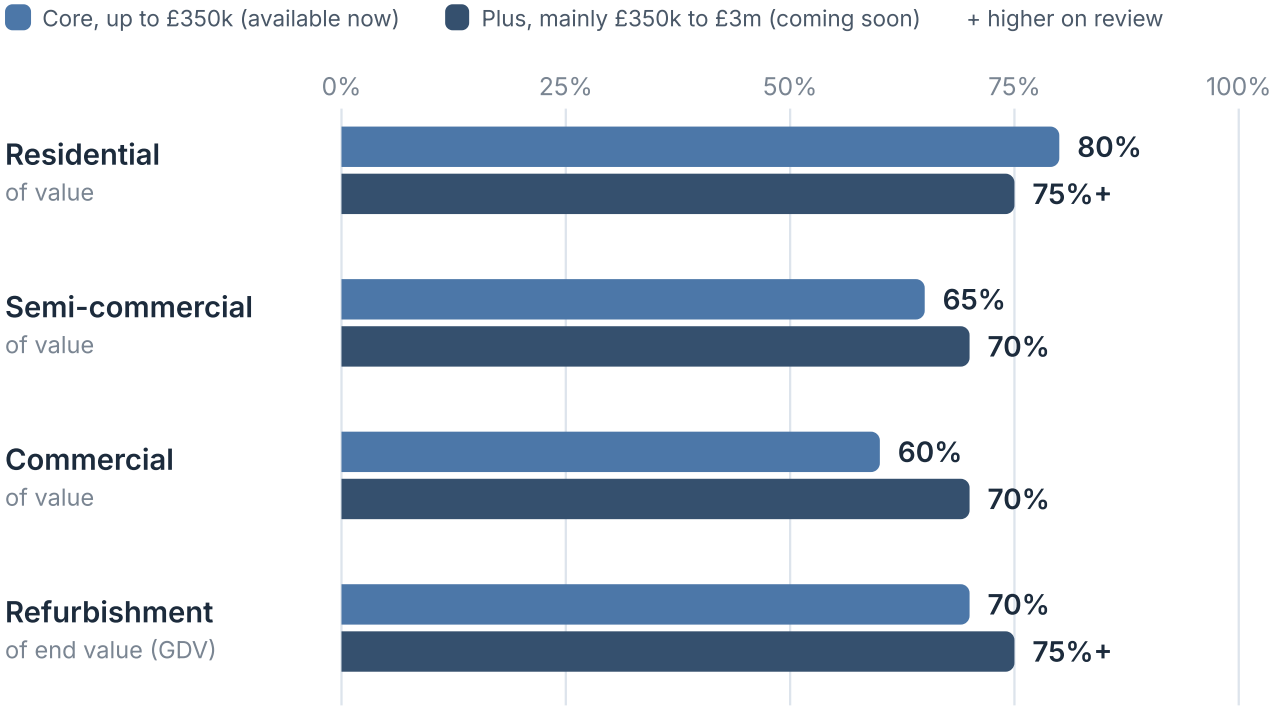
- Automated valuations up to £1m (residential, up to 70% LTV)
- Grade II listed buildings
- Non-standard construction considered
- Historic adverse credit considered
- UK companies, SPVs, LLPs and individuals

SIDE BY SIDE

Core and Plus compared

Core covers loans up to £350k. Plus covers £350k to £3m, and smaller loans where a deal falls outside the Core criteria, for example a longer term or higher leverage on commercial property.

Maximum leverage by property type



What we don't fund

- Owner-occupied or regulated loans
- Land without planning permission
- Outside England and Wales
- Petrol stations and golf courses
- Mobile homes and houseboats
- Second charges
- Projects without planning in place
- Hotels, care homes and pubs
- Agricultural land
- Grade I listed buildings

Not sure where your deal fits? Send us the details and we'll tell you which range suits it, and on what terms.

Let's talk about your next project

Send us the details of your deal and we'll come back with indicative terms.

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Integer Lending provides short-term, business-purpose loans secured on property in England and Wales. These loans are not regulated by the Financial Conduct Authority. All loans are subject to status, valuation, legal due diligence and credit approval. Criteria and pricing are indicative and may change without notice. Plus range products are not yet available. Integer Lending Limited (company no. 17364197) and Integer Investments Europe Ltd (company no. 15316749) are registered in England and Wales.