

## Positive Lending to join Landbay's panel of distribution partners

**11<sup>th</sup> August 2017** – Landbay, the specialist buy to let mortgage lender, is today announcing a new partnership with Positive Lending, the latest specialist distributor to join its panel of distribution partners.

Landbay will help Positive Lending service its professional buy-to-let landlord clients with bespoke mortgage offers, including products for HMOs, Multi Unit Freehold Blocks and expat borrowers.

The partnership will also give Positive Lending access to Landbay's online intermediary portal. This includes features such as case tracking and a property portfolio key, which will allow brokers to enter detailed analysis of a landlord's full portfolio in advance of September's PRA portfolio landlord changes. Once brokers have completed the online application process, Landbay issues an Offer in Principle within 48 hours and typically completes loans within 21 days.

**Paul Brett, Managing Director Intermediaries at Landbay** commented: "A raft of recent regulatory changes, not forgetting the upcoming PRA portfolio landlord rules, mean that more and more buy-to-let loans now have specialist requirements, and therefore usually need a specialist lender to underwrite them.

"We are totally committed to supporting and guiding mortgage intermediaries of all varieties in navigating these changes, and finding a home for hard-to-place cases. It's vital for us to partner with specialist intermediaries like Positive Lending that have the knowledge, expertise and due diligence processes to work closely with our underwriters in processing complex loans quickly and precisely."

**Stephanie Charman, Director of Mortgages at Positive Lending** commented: "The introduction of Landbay to our mortgage desk panel provides us with access to a tailored and specialist buy-to-let offering which is perfect for advisers looking to assist their landlord clients in a challenging buy-to-let market."

### About Landbay

Established in 2014, Landbay is a specialist buy-to-let mortgage lender blending market expertise with innovation to benefit a new generation of investors, landlords and tenants.

Leveraging peer-to-peer technology Landbay offers competitive funding to landlords and reliable returns to retail and institutional investors.

Landbay is backed by ZPG plc (owner of Zoopla and USwitch), Omni Equity Partners and over 500 private investors via the equity fundraising platform Seedrs.

The company is a member of UK Finance (formerly Council of Mortgage Lenders) and one of 9 members of the Peer-to-Peer Finance Association. Landbay was one of the first P2P lenders to secure full FCA authorization and launched its Innovative Finance ISA for retail investors in February 2017.

Landbay is authorized and regulated by the FCA, but peer-to-peer lending is not covered by the FSCS. Investors' capital is at risk. Investments start at £100, with interest rates on offer of up to 3.75% (annualized).

Landbay is based in London (UK). More information can be found at [www.landbay.co.uk](http://www.landbay.co.uk) and [intermediaries.landbay.co.uk](http://intermediaries.landbay.co.uk)

### About Positive Lending

- Founded in 2008, Positive Lending is professional packager based in Ringwood, Hampshire.
- Positive Lending is directly authorized by the Financial Conduct Authority and ensures a progressive attitude to compliance.
- Positive Lending provides market leading second charge, bridging, commercial, development and specialist residential and buy-to-let funding to professional intermediaries throughout the UK.
- Each year Positive Lending assists over 3,000 intermediaries with their specialist loan enquiries.
- Positive Lending has assisted customers in arranging over 3,000 loans exceeding £500 million.
- Positive Lending has an unrivalled and extensive panel of lenders giving them the power to search the market.
- The Positive Lending team has over 300 years' combined experience, working for financial services and blue chip companies.
- Positive Lending exists to provide excellent customer outcomes and genuine value to financial intermediaries.
- The use of time-saving technology is central to Positive Lending's approach; they provide their customers with the perfect balance of cutting-edge technology and expert customer service.
- Positive Lending is a multi-award winning packager, regularly recognized for providing first class service to intermediaries and borrowers.
- [www.positivelending.co.uk](http://www.positivelending.co.uk)

**Contacts:**

Teamspirit PR  
Nick Albrow / Anna Penson  
T: 020 7360 7877  
E: [landbay@teamspiritpr.com](mailto:landbay@teamspiritpr.com)

Landbay  
Clare Joy  
T: 0203 817 7706  
E: [Clare.Joy@landbay.co.uk](mailto:Clare.Joy@landbay.co.uk)

Positive Lending  
Chris Fairfax, Managing Director:  
01202 850 832 | 07590 555 814 | [chris.fairfax@positivelending.co.uk](mailto:chris.fairfax@positivelending.co.uk)

Anna Bennett, Marketing Director:  
01202 850 840 | 0777 207 4150 | [anna.bennett@positivelending.co.uk](mailto:anna.bennett@positivelending.co.uk)