

LandlordInvest Limited (‘LandlordInvest’ or the ‘Company’)

More than £10 million lent to professional property investors through LandlordInvest.com

LandlordInvest.com, a leading peer-to-peer lending platform for residential and commercial real estate loans has since its inception lent more than £10 million through its marketplace lending platform, to professional property investors that are unable to access financing from high-street lenders.

LandlordInvest is run by an experienced team of investment and property professionals, enabling investors to target attractive risk-adjusted returns arising from a diversified portfolio of loan investments secured against UK property.

In total, £10,106,517 has been lent across 55 bridging and buy-to-let loans. Platform investors have on average earned pre-tax returns of more than 11% per annum for more than three consecutive years:

Total loan amount lent	£10,106,517
Average Loan Amount	£183,755
Amount of loans	55
Average LTV	65.4%
Average annual pre-tax gross return to investors	11.2%

There have not been any capital losses during the period.

Loans funded through LandlordInvest have been secured over a wide range of investment properties including multi and single residential units, tenanted and vacant commercial properties across England and Wales. Loans have been used to purchase, refurbish, or complete property developments.

Filip Karadaghi, LandlordInvest's Chief Executive said: "LandlordInvest is becoming an established and reliable alternative source of financing to professional property investors at a time where, due to the global pandemic, many lenders are withdrawing or substantially reducing their loan offerings, restricting credit when it is needed.

Indeed, LandlordInvest's platform investors have throughout the pandemic continued funding new loans and supporting professional property investors who have been taking advantage of opportunities in the residential and commercial real estate space, including the stamp duty holiday.

LandlordInvest's platform investors have consistently earned double digit pre-tax returns, beating the inflation rate and exceeding the returns offered by traditional asset classes such as bonds and stocks. Investors have been generating a positive return every month for the last three years, earning nearly £1.0 million in interest. Investors that invest through the Innovative Finance ISA-wrapper have been able to enhance their returns further. During the same period (since November 2017), the FTSE 100 has fallen by around 15%, whilst our investors have earned average returns of over 30% in the last three years – a 45% overperformance, but with much less volatility.

Further, our secondary market has during the pandemic continued to function efficiently, providing investors with liquidity in a time when many other P2P platforms have frozen, or severely restricted liquidity by closing their secondary market, restricting withdrawals, and other draconian measures, showing the resilience and stability of LandlordInvest's lending platform.

We are proud of what we have achieved so far and look forward to continue delivering LandlordInvest's customer centric services to the wider intermediary industry whilst offering superior risk/adjusted returns to platform investors."

- Ends –

Further information:

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Notes to Editors

What is LandlordInvest Limited?

LandlordInvest is a fully FCA authorised secured peer-to-peer lending platform and an ISA manager within the fast-growing peer-to-peer lending industry. We provide a marketplace where lenders can earn higher returns, than lending through other peer-to-peer lending platforms, by lending to borrowers that have difficulties obtaining financing from high street lenders. Secured lending means that all our loans are always secured by property.

Our customers are:

- Borrowers - professional landlords that are looking to borrow £30,000-£750,000 up to 5 years on a buy-to-let or bridging basis.
- Lenders - Anyone that has at least £100 to lend will be able lend. We aim to offer lenders risk adjusted returns between 5%-12% per annum.