

**LandlordInvest Limited**  
**('LandlordInvest' or the 'Company')**

**LandlordInvest repays five loans totalling £1.5 million  
in January**

LandlordInvest.com, a peer-to-peer (P2P) lending platform for buy-to-let mortgages and bridging loans, has in January 2019 repaid five loans in full totalling £1.5 million to its platform investors, corresponding to around 25.0% of its total loan book. Average gross interest rate payable to investors from the repaid loans was 13.1% per annum, average loan term of around 12 months and an average Loan-to-Value (LTV) of 65.6%.

The loans were issued to professional property developers and investors and loan purposes included:

- acquiring a 17-unit residential property in Bristol's city centre district,
- acquiring land for a residential property development in West Hampstead, London, and
- acquiring a former Public House in Surrey without planning permission (that was granted during the loan term).

These loans were all refinanced by various lenders, including a major non-bank lender.

To date, LandlordInvest has paid £4,824,603 in capital and interest to investors.

**Filip Karadaghi, LandlordInvest's Managing Director**, said: "We are delighted to start the new year on an optimistic note and hope that this will set the tone for the rest of the year.

These latest loan repayments are testament to the benefits that investors recognise by investing on LandlordInvest.com, including through our property-backed IFISA: the potential to earn higher returns than offered by Cash ISAs, and without exposure to or correlation with the volatile stock markets as with Stocks & Shares ISAs. As an

example, the stock market fell by around 12.5% in the last year whilst our investors earned on average 13.1% from the repaid loans, or an annualised overperformance of around 25.0% which would have a significant impact on any investor's portfolio.

Our borrowers also benefited as they were able to obtain financing after, on many occasions, being rejected by mainstream lenders and therefore able to realise their exciting projects, bringing benefit to the economy as whole and helping to solve the UK housing shortage crisis.

We are continuing growing our offering to our customers in this year and have recently hired a Head of Sales to increase our distribution channels and loan offering and, also joined the National Association of Commercial Finance Brokers (NACFB) as a Patron member.”

**- 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.