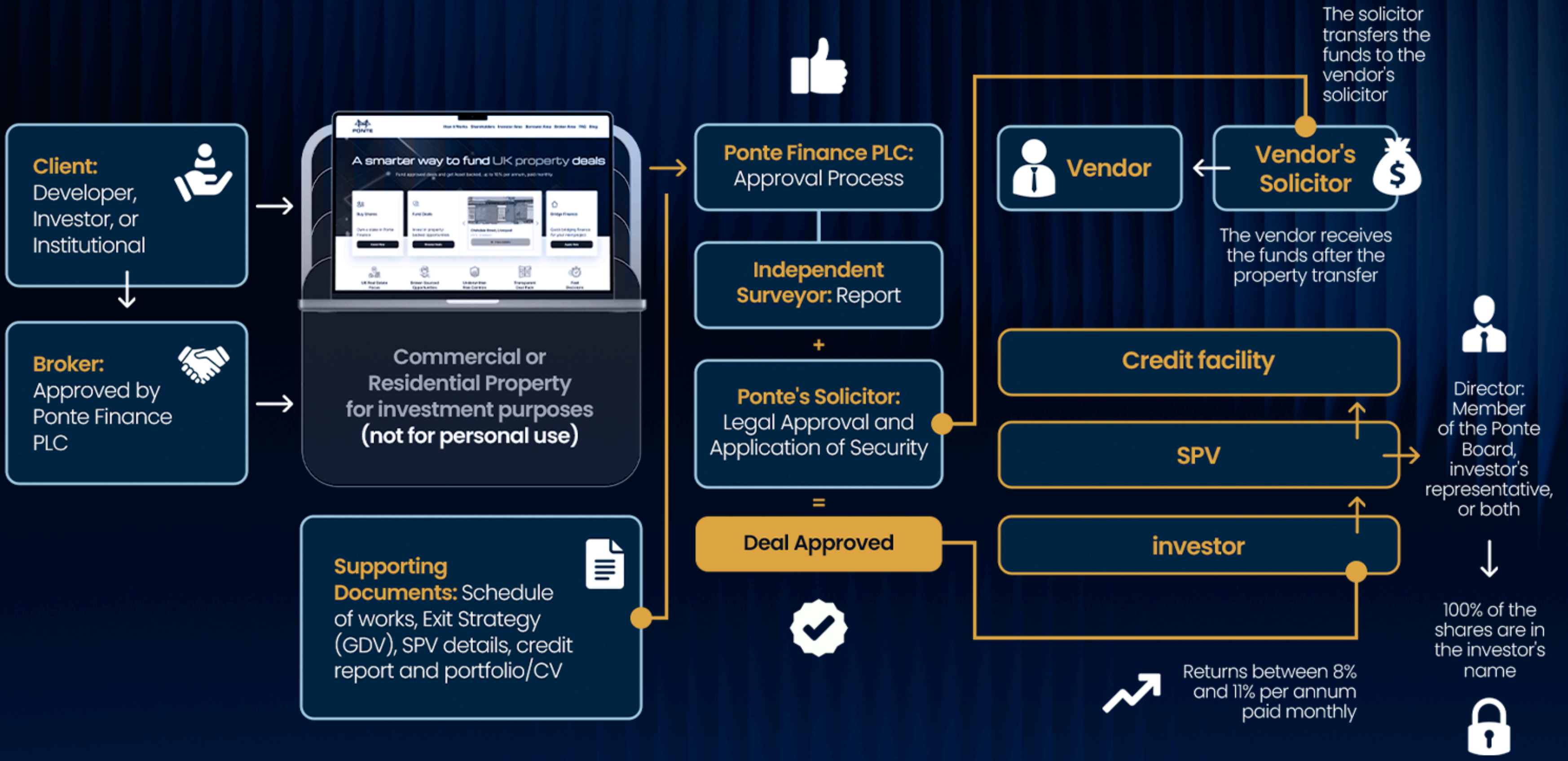
PONTE

Bridge lending.
AI-powered operations.

How Ponte Works

How a property-backed bridge loan moves from application to completion.



Compliance Notice: Ponte Finance PLC is a private lender and not a bank. It is not authorised or regulated by the Financial Conduct Authority (FCA). All loans are secured against property. Capital at risk.

Where Lia Enters

Ten steps from application to funding.
Two gates where Lia prepares the decision.

- **01 Draft** — Deal created
- **02 Identity** — KYC/KYB
- **03 Application** — LP + documents
- **04 Analysis** — Lia reads, checks, scores
- **05 AIP** (Human gate) — Admin decides
- **06 Valuation** — Surveyor report
- **07 Re-analysis** — Lia re-runs the case
- **08 Full Offer** (Human gate) — Admin decides
- **09 Legal** — Ready to complete
- **10 Funding** — Loan goes live

Gold = Lia works here. Every gate decision is taken by an authorised Ponte administrator.

What Lia Does.

Four tasks on one deal record.
Lia prepares the package the Ponte team decides.

Reads.

Extracts every value
Page-level evidence
Flags bad documents

Checks

Declared vs documents
Divergence graded
Questions to ask

Scores

Policy + hard stops
Risks and conditions
Recommendation Pack

Re-checks

Surveyor report read
Impact on terms
Next step suggested

OUTPUT -RECOMMENDATION PACK: APPROVE | APPROVE WITH CONDITIONS | REQUEST INFORMATION | REFER | DECLINE → authorised administrator decides

What Lia never does
Calculate an official number. Approve or decline a loan. Change the state of a deal. Issue an AIP or Offer.

PONTE

Build the next chapter with Ponte

Explore the platform, view approved opportunities, or talk to us about becoming a shareholder.