



Bridging Finance



*Short-term
property*
Finance



Revised: 23 May 2022





We are KSEYE.

Lending since 2012, KSEYE is a bridging finance lender providing unregulated short-term loans to business and property professionals, secured against commercial and residential investment property in England and Wales.

With our in-house legal and underwriting teams, we are able to offer lending terms within hours, and our friendly administration team is on hand to help brokers and borrowers at every stage of the lending process.

<i>Cumulative lending of >£500m to date</i>	<i>Access to multiple funding lines</i>	<i>Decisions made within hours</i>
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What is bridging finance?

Bridging finance is a form of short-term lending, which offers property professionals quick funding solutions. Increasing in popularity in recent years, bridging loans now make up a sizeable portion of the UK lending market.

Why choose bridging finance?

Bridging loans offer many advantages over mainstream finance options, primarily in terms of speed and flexibility.



Faster

Where transactions are subject to time constraints, the swift nature of bridging loans can help to meet deadlines.



Flexible

Without the restrictions of mainstream lending, bridging lenders offer more flexible finance options that other lenders cannot match.



Large Loans

Due to the short-term nature of bridging loans, lenders are more likely to offer higher loan amounts and LTVs.

We offer a decision within hours!

What can bridging loans be used for?

Typically, bridging loans are used for the following purposes:

- Property purchase (including auction purchase)
- Refinance
- Capital raising
- Business cashflow

Why KSEYE?

Fast Service



- Lending decisions made within hours.
- In-house legal and underwriting teams able to identify key issues at the outset and speed up completions.
- Funds typically released within 5-10 working days.

Flexible Lending



- Each application assessed on it's own merits.
- Bespoke security packages designed to meet the needs of each borrower.
- No "one-size-fits-all" approach.

Competitive Terms



- Up to 75% LTV.
- Loan amounts from £150k to £25m.
- Typical term of 3-18 months.
- Competitive rates, from 0.49% per month.

Rates from **0.49%**

Expert Lending



- Combined property experience of 100+ years.
- 10 year lending track record.
- Cumulative lending of >£500m to date.
- Well-funded, with multiple institutional funding lines.

"The KSEYE team is brilliant...supporting our client, pushing the lawyer and valuer to meet a very tight deadline!"

JASON, KINGSWOOD ASSOCIATES

Easy Enquiry Process

Fill out our quick enquiry form online at apply.kseye.co.uk or give us a call on **020 8909 0736**.

We can issue indicative terms within hours and typically release funds within 5-10 working days.



Our Products

	<i>Residential BTL</i>	<i>Commercial</i>	<i>Mixed-Use</i>
Minimum Loan Amount	£150k	£150k	£150k
Maximum Loan Amount	£25m	£25m	£25m
Minimum Valuation	£300k	£300k	£300k
Maximum LTV	75%	70%	75%
Loan Term (months)	3-18	3-18	3-18
Product Fee (from)	2%	2%	2%
Rates From (per month)	0.49%	0.8%	0.7%
1st Charge	✓	✓	✓
2nd Charge	✓	✓	✓
New Builds	✓	✓	✓
Refurbishment	✓	✓	✓
Conversions	✓	✓	✓
Grade II Listed Buildings	✓	✓	✓
Planning Permission Pending	✓	✓	✓
Interest Only	✓	✓	✓
Retained Interest	✓	✓	✓
Serviced Interest*	✓	✓	✓

*Subject to affordability assessment.

We will also consider applications that do not satisfy the above criteria, on a case-by-case basis.

Specialist Lending

We lend on...

- ✓ Residential BTL property
- ✓ Commercial property
- ✓ Mixed-use property
- ✓ 1st charge basis
- ✓ 2nd charge basis
- ✓ Properties in England & Wales

We lend to...

- ✓ Individuals
- ✓ Limited companies (trading and SPVs)
- ✓ LLPs
- ✓ Trusts
- ✓ Expats
- ✓ Foreign nationals
- ✓ Offshore limited companies

Our market niche...

- ✓ Auction purchases
- ✓ HMOs
- ✓ New builds
- ✓ Refurbishments
- ✓ Conversions
- ✓ Grade II Listed buildings
- ✓ Planning permission pending
- ✓ Broken chains
- ✓ Equity release
- ✓ Refinance
- ✓ Bridge to bridge
- ✓ Short-term working capital
- ✓ Tax liabilities
- ✓ Adverse credit*
- ✓ Missed mortgage payments*
- ✓ CCJs*
- ✓ Meeting tight deadlines

*Subject to underwriter approval.

RATES FROM
0.49%
PER MONTH

*The **hassle-free**
way to secure
bridging finance*

Decisions within hours

✓ *Adverse
credit
accepted*

No
**ONE
SIZE
FITS
ALL**
Approach

**LOANS
FROM** > **£150k**
TO **£25m**



Bespoke
terms