

PROPERTY FINANCE SOLUTIONS FOR THE UK REAL ESTATE MARKET

ABOUT US

We are a boutique firm founded to provide property finance solutions for the UK Real Estate Market.

Our Head office is based in Mayfair London, we are authorised and regulated by the Financial Conduct Authority in the UK.

Key Capital Limited have a Representative office in Dubai International Financial Centre.

We have strong relationships with all of the key lenders in the UK mortgage market.

We work with both resident and non-resident dients, including foreign nationals.

We can arrange mortgages and other lending solutions for both residential and commercial properties in the UK.

We have the knowledge & experience of dealing with clients with complex wealth structures & global portfolios of assets.

Team Key Capital comprise of focused group of individuals, who are appropriately qualified, and highly experienced.

Vishal Verma - Managing Director

Arun Sohanta-Associate Director

Roopal Vora-Commercial Mortgage Broker

Priya Rai-Relationship Manager

AREAS WE CAN ASSIST IN

- Reduce Cost of Funds
- Release Equity from the properties
- Dry lending No AUM required
- Complex Ownership Structure
- Sharia Compliant lending solutions
- High Loan to Value Mortgages
- Credit Line/Property Backed Overdraft

- Expats and Foreign Nationals
- Large Loans No cap
- Properties all over the UK
- Up to 100% Loan to Cost on Property
 Development loans
- Products/solutions with no early repayment charge.

OUR SOLUTIONS



Mortgages



Commercial Finance



Property Development Finance



Short Term & Bridging Finance

MORTGAGES

Residential Mortgages (Residential Mortgages are used for property to live in)	Buy to Let Mortgages (Buy to let Mortgages are used for property to rent)	
First Time BuyersRemortgageMoving Home	 Limited Company Buy to Let Mortgages Portfolio Landlord Mortgages HMO & Multi Unit Free Hold Blocks 	
Loans from £500 k onwards		
 Interest only & repayment mortgages 		
 Longer Terms available, up to 30 years 		
 High Value /High Net-worth Mortgages 		

• Mortgages for Foreign Nationals & Expats

COMMERCIAL FINANCE

Commercial Mortgages

- Commercial Investment Mortgages For purchase/refinance of commercial properties let to third parties.
- Commercial Owner Occupier Mortgages For purchase/refinance of commercial properties used by the borrowers.
- Property Types
 - Commercial & Semi-Commercial Properties
 - Offices and office complexes
 - Retail outlets & Shops
 - Industrial units & Warehouses
 - Hotels & Care Homes
- Loan starting from £500 K with no upper limit
- Interest only & Repayment Mortgages
- Term up to 30 Years

PROPERTY DEVELOPMENT FINANCE

Development Finance	Development Exit Finance	Refurbishment Finance
Loan from £500K onwards - no upper	• Loan from £500K onwards - no upper	Loans from £500K onwards - no
limit	limit	upper limit
Up to 100% of the development	• LTV up to 75%	• LTV up to 75%
cost can be funded on a JV Basis	Terms up to 12 month	Term up to 18 Months
(Available only to experienced developers & land with planning)	Used for:	Used for:
Typical Term 12-24 months	 Exiting a development project 	Heavy & Light Refurbishments
Used for:	that has reached practical	Extension
Large Scale Development	completion.	Conversions
Ground - up Builds	Useful for extending the sales	
Residential, semi commercial and	period. • Provide additional time	
pure commercial projects	 Provide additional time required to arrange long term 	

SHORT TIME & BRIDGING FINANCE

Residential Bridging	Commercial Bridging	Auction Finance
Loan from £500K onwards - no upper	Loan from £500K onwards - no upper	Loan from £500K onwards - no upper
limit	limit	limit
 Up to 100% funding available by using additional security, otherwise up to 75% 	 Up to 100% funding available by using additional security, otherwise up to 75% 	 Up to 100% funding available by using additional security, otherwise up to 75%
Term up to 18 months	Term up to 18 months	Term up to 12 months
Used for:	Used for:	Used for:
Securing Residential property	Securing land, commercial or	Purchasing residential &
quickly.	semi- commercial property.	commercial property in auction
Generating short-term cash flow	Improving short-term cash flow	within the
Obtaining or enhancing planning.	 Obtaining or enhancing planning. 	completion deadline,
Funding Works	Funding Works	usually 20 working days.

CONTACT DETAILS

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