

Helping investors to acquire properties at speed, whilst funding them on a short term basis before going onto long term financing

## How It Works

1. Once the loan application has been submitted, a due diligence detailed review is conducted to confirm projected values and profits
2. Funders transfer their funds and Kensington Finance takes charge thereafter whilst keeping lenders updated on the progress throughout the journey
3. All funds are held in a client account until the loan commences
4. The project is now complete and funders are ready to receive capital plus interest
5. Funders get 2/3 of interest, Kensington Finance receives 1/3
6. You are prioritised if you choose to invest and fund another project, money is recycled on a priority basis

**8%**

Expected return  
per annum

## Why Choose Us?

**Over 10 years experience** in the property industry and mentoring

**Successful** investment portfolio

**Committed** to helping clients reach their goals

**Strong sense of identification** with client projects

**Intimate understanding** of the unique challenges faced by property investors

**Experienced** in finding innovative and practical solutions so common mistakes can be avoided

## Pros For Property Investors

**Timely and convenient** our lending solutions are quicker than main stream and other routes

**Flexible solutions** our terms are arranged to suit the customer

**Short and simple** we have all processes and legal documents in place so there's no time wasted

**Expert advice** we provide technical support and are always on hand to help

**Property experts offering financial solutions to property professionals** rather than acquiring finance from brokers working in property, we're providing expert advice and industry knowledge - we know the market and trends

## What happens if the borrower defaults?

Our team would work with you to come to a joint agreement on whether you would like to sell the assets, finish the project or refinance the scheme.

Contact Billy Turriff,  
Managing Director,  
Kensington Finance, to find  
out more: **07401 410 193**

**Mark Barret**  
**Owner of the HMO agency**

**Problem** - acquiring mixed use commercial and residential asset, required short term funding before moving asset to commercial finance.

**Kensington Finance solution** - 12 months short term loan at 70% LTV charging interest at 1.25% per month.



Case Study  
**TWO**

**Shane Pearson Giddings**  
**Property Investor**

**Problem** - acquiring an auction property with short term lease and wanting to redevelop into student HMO.

**Kensington Finance solution** - 6 months short term loan to allow renegotiation of lease and complete refurbishment works. LTV of costs 80% and 70% of post refurbishment value. Monthly interest rate at 1%.

Case Study  
**ONE**



For more information, contact Billy Turriff on 07401 410 193

This investment is for sophisticated investors and/or high net worth individuals.

Please note Kensington Finance is a brand name trading under Kensington Falkner Estates Limited.