

The bridge between investor and lender

A low-angle, upward-looking photograph of a modern glass skyscraper. The image is dominated by a grid of dark blue window frames and reflections on the glass surface, creating a complex geometric pattern. The sky is a pale, clear blue.

SOPHISTICATED LENDING
SIMPLE BORROWING



INTRODUCTION

At Seaford Finance, we've been providing commercial real estate funding solutions across all asset classes for more than 20 years, completing thousands of transactions in the UK and Europe, typically ranging between £20m and £100m.

Leveraging our established relationships across an international network of lenders and institutions, we provide a personal service, bringing lenders and borrowers together to create bespoke finance solutions to suit each project, whether that is on portfolio or single asset deals.

Comprising a variety of developers, institutions, family offices and private investors, many of our clients have worked with us over many years, using Seaford Finance to access funding across the capital stack on a broad range of situations including development and investment.

ABOUT US

Specialists in property finance, Seaford provides assistance in underwriting, consultancy and comprehensive transaction management support to its clients across a broad range of traditional and alternative real estate asset classes including BTR, office, multi-let industrial, logistics and last mile.

FINANCE SOLUTIONS

The broad reach of our lender universe enhances our ability to create innovative finance structures tailored to suit each client and project. Whether you need a senior loan from a debt fund or institution, or you are looking for junior debt from an alternative lender, we have the experience and diversity of relationships to bring the structure together.

OUR VALUES

We act with integrity and the utmost discretion, priding ourselves in our ability to provide our clients with independent and transparent support throughout the life cycle of a transaction, from scoping the initial opportunity through to securing and drawing down the loan.

OUR EXPERTISE

Drawn from a variety of backgrounds ranging from mainstream institutional lenders to a third-generation family office, our team is highly skilled at creating innovative funding solutions across asset classes and risk profiles, from development funding to core, value-add and opportunistic strategies.

OUR RESULTS

Having worked on transactions in excess of £6.5 billion since setting up the business in 1998, the team at Seaford Finance has an enviable track record of helping its clients achieve their goals through the provision of attractive and sustainable funding solutions.

We enable clients to realise their real estate projects by providing access to debt finance across the capital stack, including senior, mezzanine and whole loan strategies.

SERVICES

We provide access to a range of real estate debt finance options according to your risk/return profile. These include senior, mezzanine and whole loan strategies for projects in the UK and Europe.

We apply a systematic approach to evaluating the full potential of every project, ensuring we have a thorough understanding of the client's preferred outcome before matching them with the right source of capital, whether that is debt or equity.

Our team has experience working with most of the sector's large valuation practices and legal firms, which means we can significantly smooth the transition through all stages of the time consuming and sometimes frustrating process of achieving a successful drawdown.

DEVELOPMENT FINANCE

Our team has access to an extensive global network of lenders that are actively looking to lend on development projects in the UK and Europe. With experience arranging development finance across the capital stack, we have completed many successful projects across asset classes including Build to Rent (BTR), Private Rented Sector (PRS) and Permitted Development (PD). We pride ourselves on providing a thorough end-to-end service, assisting our clients through all stages of the process from valuation to Project Management Surveyor (PMS) reports, legals and final documentation.

INVESTMENT PROPERTY FINANCE

For debt finance on single asset or portfolio investment deals, our team has a strong track record of sourcing loans according to a project's specific risk/return profile, whether that is core, value-add or opportunistic.

With access to an array of debt funds, institutional and mezzanine lenders, we are able to tailor financing arrangements to suit every project and situation.

MEZZANINE FINANCE

Mezzanine finance is often an essential component in projects and investments that require higher leverage and greater flexibility than is possible with a senior loan. Our extensive experience working with UK and European lenders means we can bring much needed simplicity to the sometimes complex process of sourcing mezzanine finance.

SHORT TERM LENDING FACILITIES

Our team is experienced in providing access to large bridging loans at short notice, within as little as 72 hours in some instances, helping you to smooth the transition of projects between phases or ownership.

JOINT VENTURES

Due to our unparalleled industry network, we are uniquely positioned to introduce equity into joint venture partnerships on single asset and portfolio deals. We understand how important it is to ensure a close alignment of interests between all stakeholders in a transaction.

LOAN RESTRUCTURING

With more than 20 years' experience investing in and providing finance to real estate projects, we have experienced numerous economic and real estate investment cycles and are thus well versed in the nuances and sometimes complex refinancing situations that occur in the market. As a result of this experience and our diverse investor contact base, we have successfully completed numerous loan restructurings.

TRANSACTIONS

SEAFORD FINANCE

At Seaford, we have established a strong track record in the real estate finance sector, having arranged in excess of £6.5bn of loans through our global network of lenders.

CASE STUDY 1

Development Finance – for a series of BTR developments which required the recapitalisation of an existing seed portfolio and funding for a new development and future pipeline.

£13 million

Initial short-term loan of £13m

£17 million

Raised equity of £17m

£35 million

Sourced GP partners for up to £35m

£75 million

Sourced development debt of £75m

£140 million

Total value of loans: £140m

CASE STUDY 2

Investment Finance – for the acquisition of a modern business park campus comprising 10 newly developed 'Grade A' UK offices totalling 750,000 sqft with significant vacancy.

£34 million

Arranged a £34m loan facility at a 65% LTC

5-year term

Secured a 5-year term at 4.25% margin

£7 million

Additional £7m funding released on achieving 50% occupancy

70%

Site achieved 70% occupancy

We differentiate ourselves by providing our clients with innovative financing structures based on our relationships and access to a diverse network of global capital providers, including debt funds, institutions and alternative lenders.

BIOGRAPHIES



Morris Rothbart
Founding and Managing Partner

“We have built a reputation for innovation and transparency, creating bespoke funding structures to suit lenders and borrowers based on their individual circumstances and the characteristics of each opportunity.”

With more than 20 years' experience in the property finance sector, Morris founded Seaford Finance in 1998 and has subsequently built the business into one of the top ranked real estate debt brokers in the UK.

As well as leading the business, Morris brings his extensive network, significant industry experience and track record to the day-to-day running of client projects, ensuring the best outcome is achieved for all parties involved.

He has installed an ethos in the company that puts the borrower at the heart of every transaction.



Johnny Reich
Senior Partner

“Every client has a different strategy and a different aspiration for their investment – I enjoy taking the time to listen and understand those ambitions so that we're able to tailor our approach to each individual – it's what makes each day, and each deal, a new challenge.”

A partner in the business, Johnny helped co-found Seaford Finance with Morris Rothbart and is responsible for much of the firm's international business development activity, having played an integral role in building the firm's client base both in the UK and Europe.

With a background in a third-generation family office that specialises in real estate investing, Johnny is uniquely positioned to advise clients on the best sources of funding across the capital stack and in particular from family offices and high net worth individuals.



Jon Warman
Loan execution and origination

“Seaford Finance combines exceptional reach within the real estate lending community with creativity and a drive to find the best solution for each client and project.”

Jon is a senior member of the Seaford Finance team with an extensive background in real estate lending and significant expertise in NPL advisory, having underwritten more than £70 billion of NPLs across Europe since 2011.

During his career, he has worked on all aspects of the real estate lending process from asset and loan underwriting for large institutions to loan workout, restructuring, distressed debt investing, special servicing and debt origination.



David Thomas
Loan execution and origination

“It's all about the people – I've always enjoyed being where the action is, dealing hands on with clients and transactions. Maintaining that level of focus allows us to reach the best outcomes for our clients – it's what sets Seaford Finance apart from the rest of the industry.”

With an institutional background having worked for more than 20 years in the banking sector, David has an in-depth understanding of some of the UK's leading lenders.

He is the focal point for many of the company's transactions and loan origination work, liaising with all parties to ensure we achieve the desired outcome.

During his time as a relationship manager at Barclays, he was responsible for more than 125 client accounts before moving to Northern Rock.



Jitesh Mistry
Loan execution and origination

“Having developed an interest in real estate finance while at RBS, Seaford Finance has provided me with a unique insight into the diversity of financing solutions available to real estate investors.”

Jitesh is responsible for loan origination and execution at Seaford Finance.

He joined the team from RBS where he spent more than four years providing lending and transactional support to a range of teams operating across sectors before choosing to focus on the real estate sector.

Jitesh has a degree in mathematics from Manchester Metropolitan University.

CONTACTS

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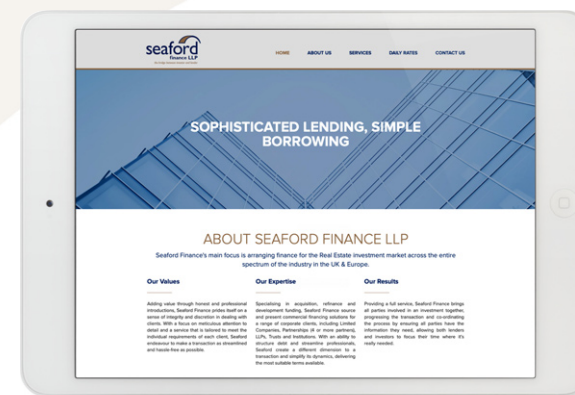
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