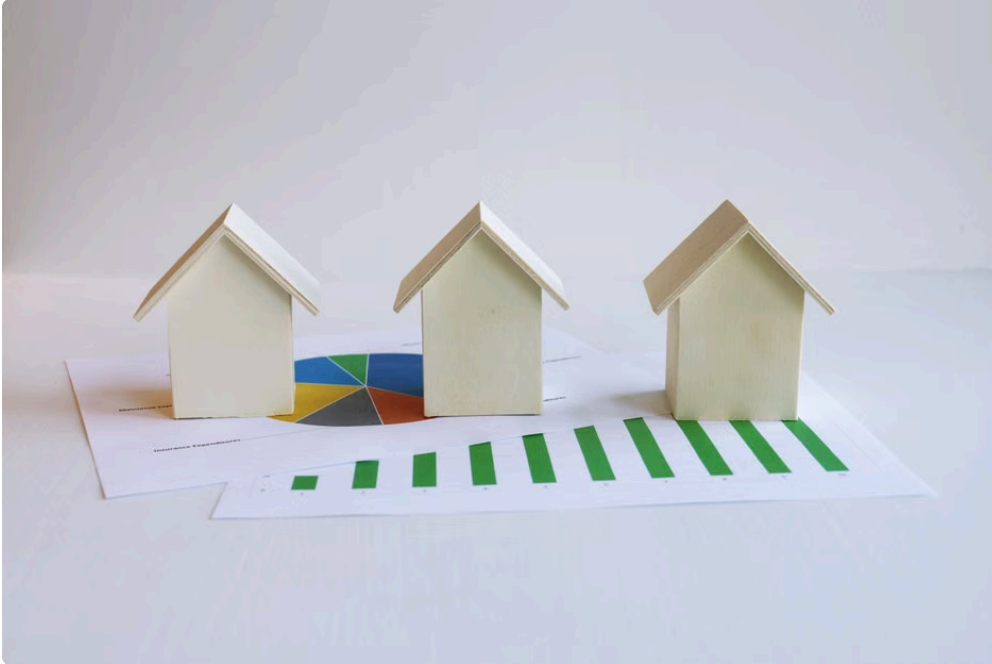


When it comes to **mainstream secured lending**, brokers play a crucial role in guiding borrowers through a complex landscape. Whether you're a developer, landlord, or experienced property investor, the choice of bridging broker can make or break your funding journey. In this post, we'll sift through the jargon and focus on what matters most: *speed of completion, lender panel size and access, transparent pricing and fees, and digital tools* that bring genuine value. We'll spotlight three leading players in the UK market: **KIS Finance**, **Fluent Money**, and **The Loans Engine**.



Understanding Mainstream Secured Lending in the UK

Mainstream secured lending typically involves loans secured on residential or commercial property, broadly offered by regulated lenders within the UK. Unlike niche or high-cost bridging loans, these products offer competitive rates but require robust underwriting, clear exit strategies, and professional broker handling. This is where a seasoned **secured loan broker UK** can bring far-reaching benefits.

Before diving into specific brokers, remember my essential question: **What is the exit?** Knowing how you plan to repay the loan is your first checkpoint, and any good broker will ask this upfront to ensure the deal fits lender criteria and timelines.

Key Factors When Choosing a Bridging Broker for Secured Lending

- **Speed of Completion:** Time is often of the essence in bridging. Delays cost money, and ill-prepared brokers funnel slow deals to lenders who might not be the quickest or most flexible.
- **Lender Panel Size and Access:** A broad panel means more options and higher chances of finding the right fit with competitive pricing. Exclusive access to certain lenders can also be a game changer.
- **Transparent Pricing and Fees:** Hidden fees or vague "from" rates that don't include arrangement, valuation, or exit fees are a pet peeve of mine — always ask for the full cost breakdown.
- **Digital Tools:** Cutting-edge tools like calculators and real-time tracking platforms enhance transparency and help manage expectations.

KIS Finance: Speed and Simplicity Backed by Transparency

KIS Finance is a familiar name for brokers and borrowers looking for straightforward, transparent mainstream secured lending options. Their strength lies in maintaining a balanced lender panel that includes several mainstream and specialist lenders, ensuring flexibility.

Speed of Completion

KIS Finance prides itself on a fast turnaround, typically completing bridging deals within 2 to 4 weeks, assuming all documents and exit plans are clear. This is competitive given the usual 4 to 6-week benchmark in the market, especially for mainstream secured loans.

Lender Panel & Access

Their panel covers a good spread of mainstream secured lenders, offering access that many brokers find difficult to replicate. KIS ensures early engagement with lenders to sort valuation and legal queries, reducing bottlenecks.



Transparent Pricing

KIS Finance avoids ambiguous "from" rates. Their published rates include arrangement fees, and they provide a fully itemised cost sheet upfront. This transparency helps borrowers quickly assess the total expense before committing.

Digital Tools

One standout feature is the **KIS Finance Bridging Loans Calculator** available on their website, which brokers and borrowers can use to quickly estimate monthly costs, fees, and total borrowing costs based on loan size and term. This tool adds clarity early in the process and reduces surprises.

Fluent Money: Fintech Meets Brokerage with MyFluent

Fluent Money combines an impressive lender panel with modern fintech innovation, positioning itself as a seamless bridge between brokers and lenders. Their focus on digital tools has made them one of the top contenders for *Fluent Money bridging* enquiries.

Speed of Completion

Leveraging technology, Fluent Money can often complete deals in as little as 10-15 business days, depending on exit clarity and valuation timing. Their automated submission portals reduce admin lag, which is a common complaint in the secured loan market.

Lender Panel & Access

Fluent Money's panel includes many of the UK's mainstream secured lenders and expanding specialist options. This means they can tailor the solution to deal complexity, capitalising on exclusive lender relationships where applicable.

Transparent Pricing

Their pricing is competitive and openly communicated through automated fee breakdowns. You won't find vague language or hidden costs tucked away; pricing transparency is part of their selling point to brokers and borrowers alike.

Digital Tools - The MyFluent Platform

The **MyFluent** platform is a fintech-driven submission and tracking portal exclusive to Fluent Money. It enables brokers to upload documentation, track deal status in real time, and communicate directly with underwriting teams. This kind of transparency accelerates decision-making and keeps all parties informed.

The Loans Engine: Extensive Choice with a Personal Touch

The Loans Engine boasts one of the largest secured loan broker UK panels, spanning many mainstream lenders as well as niche options. While more traditional in process, their reputation for personalised service compensates especially well for complex deals.

Speed of Completion

Typical deal completion times range from 3 to 6 weeks, which is industry-standard but slower than tech-enabled peers like Fluent Money. However, their emphasis on meticulous due diligence minimizes last-minute surprises.

Lender Panel & Access

The Loans Engine's broad panel is their primary strength, giving borrowers access to over 30 lenders. This large pool improves the odds of a suitable rate and flexible terms, especially when deal criteria are nuanced.

Transparent Pricing

They provide detailed cost proposals upfront, but brokers should still interrogate each fee to avoid [bridging loan broker review](#) misunderstandings. Ancillary fees related to valuations and legal work may vary depending on the lender.

Digital Tools

While The Loans Engine doesn't have fintech portals like MyFluent, they do offer online calculators via their website to give initial estimates. Post-submission tracking remains largely manual, which can slow information flow.

Comparative Summary Table

Feature KIS Finance Fluent Money The Loans Engine Speed of Completion 2 - 4 weeks 10 - 15 business days (fastest) 3 - 6 weeks (standard) Lender Panel Size Medium, balanced mainstream Wide panel with specialist options Extensive (30+ lenders) Pricing Transparency Upfront with itemised fees Automated fee breakdowns Detailed but variable Digital Tools Bridging loans calculator MyFluent fintech submission & tracking Online calculator, manual tracking

Final Thoughts: Which Broker Fits Your Deal?

Choosing the best bridging broker for mainstream secured lending depends on your deal's specifics and priorities. Here's my take based on years of broker-side analysis:

1. **If speed and tech-savvy transparency are critical:** Fluent Money's MyFluent platform is a market leader, accelerating deals and providing clear digital insights every step of the way.
2. **If you want straightforward, honest pricing with good lender access:** KIS Finance offers a balanced panel and tools like their bridging loans calculator to eliminate surprises.
3. **If your deal is complex and requires the widest lender choice:** The Loans Engine's extensive panel and proven track record with nuanced cases give it a strong edge.

Remember, no matter which secured loan broker UK you choose, always clarify *"What is the exit?"* before proceeding and verify the full cost breakdown. This practice weeds out unrealistic deals and keeps your financing plan on solid ground.

Need Help Finding the Right Broker?

If you want personalised advice or an independent assessment of your mainstream secured lending options, feel free to reach out. With over a decade in UK property finance, I can guide you through broker submissions, lender selection, and realistic deal timelines.

Happy lending!