



# Development Finance Product Guide

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# The Fracct Way

Our development finance offerings are tailored specifically for experienced property developers. We aim to foster strong, trustworthy relationships to provide developers with the assurance they need in financing.

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**Structured approach to credit risk**



**Relationship-driven approach – assessing each developer, project and transaction individually**



**Technology-enabled underwriting and deal execution**



**Integrated financing solutions from acquisition to project exit**



**Over 100 years of experience in specialist finance markets**

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This range is designed for experienced property developers looking to finance residential and commercial - led schemes. We strive to develop closely held relationships to give property developers certainty of finance which they can rely upon to successfully grow their business.

## Reasons to use Fracct Development Finance

- ▲ Residential and commercial led schemes.
- ▲ Funding up to 75% LTGDV and 85% LTC.
- ▲ Minimum loan size £2m UK and £7m EU.
- ▲ Maximum loan size £100m.
- ▲ Initial loan-to-value up to 70%.
- ▲ Funding 100% of build costs.
- ▲ Lending across Western Europe and the UK.
- ▲ Experienced developers – minimum of 2 successful projects prior.
- ▲ Developer's equity contribution provided at the start of the facility.
- ▲ No maximum unit cap.
- ▲ Access to established funding lines enabling flexible and tailored finance solutions.



# Development Finance

## Ground up Development

Purpose - Purchase of land / building that requires demolition.

Features	
Max LTGDV	75%
LTC	85%
Interest rate	from 5.00% + Base
Min loan size EU	£7,000,000
Min loan size UK	£2,000,000
Location	Western Europe, UK
Max Term	36 months
Interest type	Retained / PIK

Criteria
Residential and commercial led schemes.
Maximum loan size £100m.
Funding 100% of build costs.
Experienced developers with a minimum of 2 successful prior projects.
Developer's equity contribution provided at the start of the facility.
Minimum age is 18. No maximum age limit.
No maximum unit cap.

## Heavy Refurbishment

Purpose - Heavy works to an existing building.

Features	
Max LTGDV	75%
LTC	85%
Interest rate	from 5.00% + Base
Min loan size EU	£7,000,000
Min loan size UK	£2,000,000
Location	Western Europe, UK
Max Term	36 months
Interest type	Retained / PIK

Criteria
Residential led schemes.
Maximum loan size £20m.
Funding 100% of build costs.
Experienced developers with a minimum of 2 successful prior projects.
Developer's equity contribution provided at the start of the facility.
Minimum age is 18. No maximum age limit.
No maximum unit cap.



## Contact us for more information

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