

## Get constructive with your finance

The project life cycle	Pre Construction	Construction				Post Construction
	Site Loans	Construction Loans Senior Debt    Junior Debt		Pref Equity	JV Equity	Residual Stock
<b>Typical size</b>	\$1-15mil	\$1-15mil	\$1-10mil	\$1-10mil	\$1-10mil	\$1-15mil
<b>Rates starting from (%pa) for low gearing / low risk</b>	From <b>9.5%</b>	From <b>9.5%</b>	From <b>15%</b>	Add <b>5%</b>	<b>Profit share</b>	From <b>9.5%</b>
<b>Typical cost (%pa) for typical gearing / medium risk</b>	65%LVR - 9.95%pa	65%LVR - 9.95%pa	<88%LCR 18%pa			65%LVR - 9.95%pa
<b>Stretch Senior</b>	70%LVR - 10.4%pa (blended rate)	70%LVR - 10.4%pa (blended rate)				70%LVR - 10.4%pa (blended rate)
<b>Location</b>	Metro. Regional considered if strong sponsor and attracts a rate premium of an extra 0.25% - 0.50% pa					
<b>Turnaround Time</b>	1-2 days for term sheet	1-2 days for term sheet	1-2 days for term sheet	2-4 days for term sheet	2-4 days for term sheet	1-2 days for term sheet
<b>Position (gearing on end value)</b>	100% 90-95% 70-90% 60-70%	100% 90-95% 70-90% 60-70%	100% 90-95% 70-90% 60-70%	100% 90-95% 70-90% 60-70%	100% 90-95% 70-90% 60-70%	100% 90-95% 70-90% 60-70%
<b>Line Fee for Construction</b>	HCP doesn't use a line fee structure for construction, instead it has a different approach. <a href="#">Read more about Interest Rate Drawdown here</a>					
<b>Loan Establishment Fee</b>	Typically <b>1.95%</b> , for under \$3mil it is more like 2.25% and for over \$9mil it can be 1.75%, dependant on deal complexity and credit risk etc					

[LINK TO VALUATION PANEL](#)
[LINK TO QS PANEL](#)
[SUBMIT A SCENARIO](#)

Have any questions or wish to submit a scenario? Contact us.

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# Recently funded projects

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LOAN  
**\$4.5m** | **5 Townhouses**  
CLAYFIELD, QLD

 **INTEREST RATE**  
9.0%pa senior / 11.3%pa blended

 **TERM**  
12 months

 **SECURITY**  
Stretch Senior



LOAN  
**\$10m** | **8 Residential Apartments**  
BELLEVUE HILL, NSW

 **INTEREST RATE**  
10.6%pa senior / 11.7%pa blended

 **TERM**  
12 months

 **SECURITY**  
Stretch Senior



LOAN  
**\$7.7m** | **16 Industrial Units**  
REDLAND BAY, QLD

 **INTEREST RATE**  
9.6%pa senior / 10.6%pa blended

 **TERM**  
12 months

 **SECURITY**  
Stretch Senior



LOAN  
**\$4.7m** | **Duplex**  
PUTNEY, NSW

 **INTEREST RATE**  
9.0%pa senior / 11.3%pa blended

 **TERM**  
12 months

 **SECURITY**  
Stretch Senior

