

TRILOGY

# Trilogy Financing

ONE OF AUSTRALIA'S  
LEADING NON-BANK LENDERS

SEEKING A  
PROPERTY DEVELOPMENT  
FINANCE SOLUTION?

# FINANCING

[TRILOGYFUNDS.COM.AU/FINANCING](https://trilogyfunds.com.au/financing)



Trilogy is one of Australia's leading specialist lenders providing financing solutions to the residential, commercial, industrial, and retail property development sectors.

For over 20 years, our managed funds and private investors have enabled the successful completion of hundreds of projects along the eastern seaboard of Australia, supported by experienced portfolio managers and driven by our flexible and personalised approach.

The Trilogy Lending team focuses on loans of \$3 million to \$25 million using funds available from Trilogy's pooled mortgage fund. As the performance of each loan funded through Trilogy underpins the returns provided to investors, **your success is our success.**

**Dedicated portfolio managers in Brisbane, Sydney and Melbourne.**

**Call 1800 230 099 or email [lending@trilogyfunds.com.au](mailto:lending@trilogyfunds.com.au).**

# Steps to construction finance

Our Lending Committee reviews and approves loans brought to Trilogy by brokers and borrowers based on a borrower's property development experience, reputation, quality of the business plan and clarity of expectations set for the loan request.

## SEE YOUR PROJECT COME TO FRUITION WITH THESE STEPS.

### 1 PROPOSAL ASSESSMENT

Once your loan application is submitted, the Trilogy team will review your proposal and provide an indication of support and proposed terms, typically within 24 hours.

### 2 LOAN SUBMISSION

Once you are satisfied with our indicative terms and have paid your commitment fee, we will meet with you, conduct a site visit and instruct our panel valuer and quantity surveyor to assess the project. These details are compiled into a loan submission document comprising a formal approval and letter of offer.

### 3 DUE DILIGENCE AND AGREEMENT

Once approved and upon receipt of your signed letter of offer, we will instruct our solicitor and where necessary, undertake further due diligence. An agreement is also made on the development funding available to be drawn against the program of works and cashflow.

### 4 LOAN SETTLEMENT

Funds for day one settlement are advanced.

### 5 DEVELOPMENT FUNDS AVAILABLE AT EACH DRAW DOWN

Following certification by our appointed quantity surveyor, development funds are released in arrears at each draw down. Your designated Trilogy portfolio manager will be your continued point of contact throughout the life of your project.

### 6 REPAYMENTS

On completion of construction, you will begin to repay your loan, commonly via sell down of the completed development, supported by a tailored marketing program, or a refinance to another lender.

Repayment method is subject to characteristics of the construction project.





LOAN IN SPOTLIGHT

# Narangba, Queensland

A construction loan to refinance an existing private mortgagee and construct 49 three-storey townhouses in the residential suburb of Narangba, Queensland.

Established in 1996, the borrower is one of Queensland's largest builders of residential land and house packages along Australia's eastern seaboard. A third-time borrower with Trilogy, the company provides design, build and maintenance services to meet the growing needs of real estate investors.

The three-bedroom townhouses are an affordable and contemporary living option designed to provide space and natural sunlight, ideally located close to the local train station and shops.

<b>Loan term</b>	Initial term of 13 months and extended for subsequent stages of development
<b>Repayment source</b>	Sale of completed townhouses
<b>As-if-complete valuation</b>	Approximately \$18.8 million

Explore more projects funded through Trilogy at [trilogyfunds.com.au/financing](https://trilogyfunds.com.au/financing)

# Trilogy value-add

## What you can expect

### TIMELY RESPONSE

The Trilogy Lending Committee meets frequently to review all applications against a comprehensive lending criteria, meaning brokers and borrowers benefit from an efficient approval process and drawdown timeframes to keep projects on track.

### TAILORED SUPPORT

Your dedicated portfolio manager works directly with you from loan application and settlement through to full loan repayment to assist in the smooth completion of your project, sell down of completed stock, and repayment of your loan. Trilogy also has a large national network of property professionals to ensure the necessary consultants are always available to assist with your project.

### COMPETITIVE PRICING

With interest typically capitalised on loans financed through Trilogy, you are not required to have the cashflow to make repayments until the completion of your loan, preserving valuable development capital for your project needs. Additionally, as each loan is assessed on its individual merits and risks, our funding package is adjusted accordingly.

### DIVERSIFICATION

Trilogy provides critical diversification by lending to a wide range of developers and projects spanning Queensland, New South Wales and Victoria. As at 30 September 2020, our loan portfolio encompassed 84 construction loans ranging from residential buildings through to industrial complexes.

## TYPES OF PROJECTS WE FINANCE



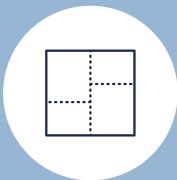
TOWNHOUSES



APARTMENT BUILDINGS



INDUSTRIAL COMPLEXES



LAND SUB-DIVISIONS



SERVICE STATIONS



CHILDCARE CENTRES



HAMPTONS-STYLE HOMES



DUPLEXES



RETAIL SHOPS

## Find out more

Start a conversation with a Trilogy portfolio manager today.

Call 1800 230 099 or email [lending@trilogyfunds.com.au](mailto:lending@trilogyfunds.com.au)

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This brochure has been prepared for prospective borrowers and provides information only about Trilogy's lending services. Trilogy is not a licensed credit provider and does not make loans regulated by the National Credit Code. The source of Trilogy's loans may include managed investments schemes registered with ASIC, as well as other private lending arrangements with high net worth investors.

If you would like more details on our investment opportunities, please contact us.