

#	Lender	Capital type	Cost of capital	Loan range	LVR	Rate p.a.	Constr.	Bridge	Mezz	Broker	Approval
1	redacted	Private credit fund	9–13%	\$0.3–5m	57–75%	9.0–13.0%	✓	✓	✓	✓	24–48 hrs
2	redacted	Institutional wholesale	5–8%	\$0.5–40m	55–70%	7–18%	✓	✓	—	✓	2–4 wks
3	redacted	Private balance sheet	8–14%	\$1–10m	60–70%	8.75–18%	✓	✓	✓	✓	3–5 days
4	redacted	Bank — senior debt	~4%	\$5–100m+	≤65%	from 6%	✓	—	—	✓	3–6 wks
5	redacted	Private credit fund	9–12%	\$0.2–25m	65–75%	12–20%	✓	✓	✓	✓	48–72 hrs
6	redacted	Institutional retail fund	6–9%	\$1–50m	≤75%	8–16%	✓	✓	—	✓	1–2 wks
7	redacted	Developer / family office	10–15%	\$1–20m	≤70%	12–20%	—	✓	✓	—	days

Example • intelligence across the property capital stack

Sites, owners, and the capital that funds them.

- **Development sites**
who to build on, screened on planning and lot potential
- **Owner groups + decision-makers**
who holds the assets, and who to talk to
- **Lenders + equity**
who funds what, at what cost