



ESTATEGURU



Become an EstateGuru Ambassador

When you refer a borrower to EstateGuru and they successfully take out a loan, **we'll reward you with 0.5% of their loan total.** With loans available in five countries, the sky's the limit to your earning potential.

What is EstateGuru?

EstateGuru is the leading European marketplace for short-term, property-backed loans for SME-s.

Securing a property loan from EstateGuru is **five times faster** than traditional financial institutions and **up to 50% cheaper than other non-bank lenders**. With flexible and individually tailored repayment schedules there really is no easier way to get the finance your project needs.

EstateGuru has built business systems and technology to source and underwrite secured property-backed loans to SME-s. For five years, our investors (institutional, family offices, retail etc) have had access to **geographically diversified**, professionally underwritten, and property-backed, fixed income investment products with a click of a button. At the same time, we can help entrepreneurs and visionaries in the property development business who struggle with the “one-size-fits-all” solutions offered by traditional capital providers. This will build communities and enable small and medium sized companies to **access the capital faster** and without the hassle.

Earn up to €25 000 per loan

Whether you're an established loan broker or simply in a position to leverage your contacts in the construction industry, there's no easier way to **supercharge your earnings**. EstateGuru has successfully funded hundreds of loans across Europe and our pool of over 40 000 investors is ready to fund even more. Whether your lead is looking for a bridge loan, a construction loan, or a business loan, EstateGuru offers the perfect platform to make it happen.



Financing done the right way

Custom-tailored to suit your needs

We understand how much time matters, so we give personal feedback and advice on each application within a day or two, while our investor funding is often completed in a few hours. We can tailor repayment schedules to suit the borrower's cashflow situation, meaning no additional pressure when they least need it.

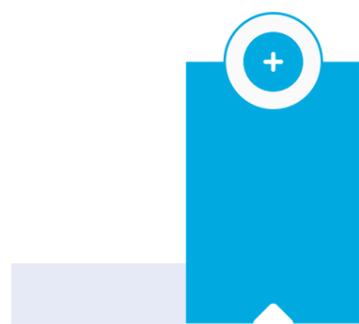
Flexible terms

Whether borrowers prefer monthly interest payments or a single bullet payment at the end of their project, the choice is theirs. And because we choose to reward success rather than punish it, we also have no penalties for early repayments. In fact, they'll only pay interest on the actual loan period when they settle early.



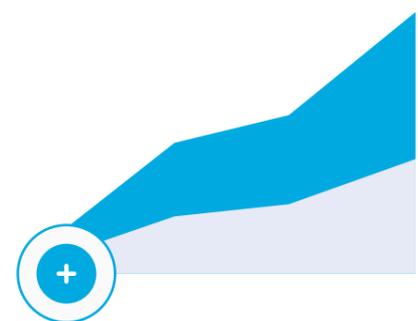
Faster process

We know the value of efficiency, so we ensure that borrowers can get funding in as little as a few days. Our huge investor pool also means most projects are fully funded within hours of syndication, while we keep admin to a minimum in order to allow clients to focus on their business when it matters.



LTV up to 75%

We understand the real estate business and what makes a great project, which is why we offer a Loan to Value ratio of up to 75%. Clients talk to our property investment professionals, not bankers and accountants, to get the maximum out of their loan and find the support needed to achieve success.



Our loan types and conditions

With over 40000 international investors, both retail and institutional, EstateGuru is also the perfect showcase for any development. Our investors don't just have tens of millions available to lend, they also regularly purchase a property they have invested in during development.



Bridge loan

€20.000 ... €5.000.000

LTV 75%

Up to 24 months

Bridge loans are defined as short-term real estate loans that provide the property owner the necessary capital until a permanent solution for financing has become available. Used to finance: Development preparation, property acquisition, sale advance, development exit, etc.

Details on [page 5](#)



Business loan

€20.000 ... €5.000.000

LTV 75%

Up to 36 months

Business loan is used to raise capital for day-to-day activities, business expansion, acquisition of equipment or goods, cover pending obligations (taxes, etc.). Used to finance: Refinancing, capital raise, restructure of assets, etc.

Details on [page 6](#)



Development loan

€20.000 ... €3.000.000

LTV 75%

Up to 24 months

A loan used to develop the property, that ranges from construction works to excavation work, i.e. development of area infrastructure, including utilities and roads. Used to finance: Residential and commercial apartments/ premises/buildings development(in stages), renovation, reconstruction, etc.

Details on [page 7](#)

Loan types: **bridge loan**

A bridge loan is defined as a short-term real estate loan that provides the property owner with the necessary capital until a permanent solution for financing becomes available.

Suitable for:

- ✓ Development preparation
- ✓ Property acquisition,
- ✓ Sale advance, development exit

Conditions:

Minimum loan amount	€20,000	Success fee	3%
Maximum loan amount	€5,000,000	Administration fee	0% - 2% p.a.
Loan period	1 – 24 months	Funding speed	1 day – 4 weeks
Interest from	0.7% per month	Payment schedule	Full bullet or interest only
Maximum loan-to-value	75%	Early redemption fees	None

Product benefits

First and second charge loans

Subject to rate adjustment on higher second charge LTVs

Interest

Options for interest to be retained or serviced

No additional fees

Should borrowers find a long-term financing solution or decide to repay early, there are no repayment fees. They just pay the daily calculated interest until the repayment date

Convert to development finance

Once a borrower's site is development ready we offer conversion to development finance with monthly draw-downs

Loan types: **business loan**

A business loan is used to raise capital for day-to-day activities, business expansion, acquisition of equipment or goods, or to cover pending obligations (taxes, etc.).

Suitable for:

- ✓ Refinancing,
- ✓ Capital raise,
- ✓ Restructure of assets

Conditions:

Minimum loan amount	€20,000	Success fee	3%
Maximum loan amount	€5,000,000	Administration fee	0% - 2% p.a.
Loan period	1 – 36 months	Funding speed	1 day – 4 weeks
Interest from	0.7% per month	Schedule	Annuity, Full bullet or interest only
Maximum loan-to-value	75%	Early redemption fees	None

Product benefits

Equity release

A borrower may need to re-mortgage a property to release equity for the business

Fixed rates

Allowing borrowers to budget effectively for the term of the loan

Flexible

We tailor the loan to meet client needs, offering interest-only periods, longer amortization profiles and seasonal repayments. What's more, we'll consider all income sources

First and second charge loans

Subject to rate adjustment on higher second charge LTVs

Loan types: **development loan**

A development loan is used to develop the property, ranging from construction work to excavation work, i.e. development of area infrastructure, including utilities and roads.

Suitable for:

- ✓ Residential and commercial apartments/premises/buildings development (in stages),
- ✓ Renovation
- ✓ Reconstruction

Conditions:

Minimum loan amount	€20,000	Success fee	3 %
Maximum loan amount	€5,000,000	Administration fee	0 % - 2 % p.a.
Loan period	1 – 24 months	Funding speed	1 day – 4 weeks
Interest from	0.8% per month	Payment schedule	Full bullet or interest only
Maximum loan-to-value	75 %	Early redemption fees	None

Product benefits

We speak the developer's language

We understand that development is a change management business

Flexible

We tailor the loan to meet any needs, offering interest-only periods or full bullet schedule

No additional fees

Should borrowers find a long-term financing solution or decide to repay early, there are no repayment fees. They just pay the daily calculated interest until the repayment date

Office to residential, student and care home developments are all funded

We have significant experience in these as well as our core residential development expertise

Stage financing

We can finance developments in stages, so clients can withdraw the necessary funding at the right time, plan precisely and avoid overpayment

Success stories

Example 1: **Mardi Bridge loan**

The borrower raised capital from an unsold stock of apartments in order to start a new development project, while the sales process continued.



Ambassador fee: €10 000

12 months Full bullet 12% interest rate annual
Loan amount €2 000 000

The case

The borrower built two residential apartment buildings comprising 140 apartments. 120 were sold and the construction loan was repaid. The borrower already had new plans and needed a development exit loan/sale advanced loan for the last 20 apartments as the money was “stuck” in the apartments which were selling at a rate of 1-2 per month.

Solution

Due to the low risk and city centre location, EstateGuru was able to provide the needed financing for a short-term period, allowing the borrower to pursue a new development project, i.e releasing funds immediately and providing the opportunity to repay the loan from each sold apartment.

Example 2: **Ringi Development loan**

The borrower raised capital to develop a four-storey apartment building outside of Tallinn.



Ambassador fee: €3 000

12 months Full bullet 11% interest rate annual
Loan amount €700 000 in 3 stages

The case

The Borrower has an operational sports complex in one of the biggest satellite cities in the vicinity of Tallinn. The sports complex there is on a plot of land big enough to build two apartment houses. Commercial banks are afraid to finance residential developments outside Tallinn.

Solution

EstateGuru provided a development loan for construction of two, three-storey residential buildings with 22 apartments. EstateGuru financed the construction after the borrower had done quite a significant amount of work from their own equity. Funds were raised and collected in stages with an increase of the value of the property. As of today, all buildings are completed and sold.

Success stories

Example 3: **Madara Business loan**

The borrower raised capital to finance the purchase of a variety of printing equipment, with a plan to rent them out.



Ambassador fee: €750

12 months

Full bullet

12% interest rate annual

Loan amount 150 000€

The case

The part of the building belonging to the borrower is fully leased out to various tenants. The main tenant is the printing press company, which has resided there for more than 20 years and was one of Tallinn's largest advertising printing press companies. The borrower got an opportunity to purchase new machinery at a discounted price, yet the current financial partner, a commercial bank, was not willing to increase the company's debt limit due to new policies, limiting exposure to specific industries.

Solution

The property had a first rank mortgage (outstanding loan size of €285 000) granted by a commercial bank. Taking into consideration the value of the collateral (€940 000), the strong background of the borrower and the healthy financial figures of the borrowing company, it was relatively safe to lend €150 000 as a business loan to the borrower, whereas the cumulative LTV together with both debts totalled 46%.

Common Reasons To Borrow From EstateGuru

With over 40 000 international investors, both retail and institutional, EstateGuru is also the perfect showcase for your development. Our investors don't just have tens of millions available to lend, they also regularly purchase a property they have invested in during development.

Getting funding



Borrower requirements

Borrower qualification. A borrower can only be a person who has a current account in a credit institution registered in the commercial register of Estonia, Latvia, Lithuania, Finland, Germany, Spain, Portugal, Ireland or UK.

Mortgage. Typically first rank mortgages required, but in some cases we accept second rank mortgages

Security. Estonia, Latvia, Lithuania, Finland, Germany, Spain, Portugal, Ireland or UK properties

Max number of projects: unlimited

Personal guarantees. Personal guarantees usually required



Requirements for indicative offer

Valuation report on the real estate collateral, offered as a security. If there is no valuation, we recommend providing a description of the collateral as accurately as possible or include a link for sale

Desired loan amount and for what purpose the funds will be used (short business plan)

Desired loan term, payment schedule

Exit strategy - how the loan is planned to be repaid?

Information about the **borrower's company**

Information on **previous projects** (if any)

Get in touch with us!



Pavel Artamonov

Loan Manager

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Our sales management team is here to help, from initial inquiry to completion. The team can provide assistance on all our products. Call **1442** or (+372) **53731020**

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For intermediaries only. Visit estateguru.co/ambassador