

CapitalStackers Investment Opportunity



AUCTION IN PROGRESS - join in at www.capitalstackers.com

Malpas, Cheshire, SY14 8NU. Click [here](#) to see video

Development of 8 prestigious detached houses

£1,365,000 funding requirement (Minimum investment £5,000)

Returns: 10.3% - 16.9% per annum

(depending on auction price agreed, gross of tax)

22 month term with anticipated repayment in 18 months

- Senior debt provided by Royal Bank of Scotland Plc up to £1,580,000.
- Second charge ranking behind senior on the development site plus first charge on additional property for CapitalStackers investors.
- Attractive rural site within walking distance of Malpas village centre.
- Developer has design capability to offer purchasers bespoke specification.
- Jones Lang LaSalle valuation of completed scheme at £5,110,000.
- Units reserved off plan.
- Attractive risk & reward.
- See overleaf for risk information.
- For more detail call the office on 0161 979 0812 or speak to Steve Robson 07774 718947 or Sylvia Bowden 07464 806477

NOTE: Investment through CapitalStackers involves lending to property developers and investors. Your capital is at risk. Investments through this and other peer to peer lending platforms are not covered by the Financial Services Compensation Scheme.

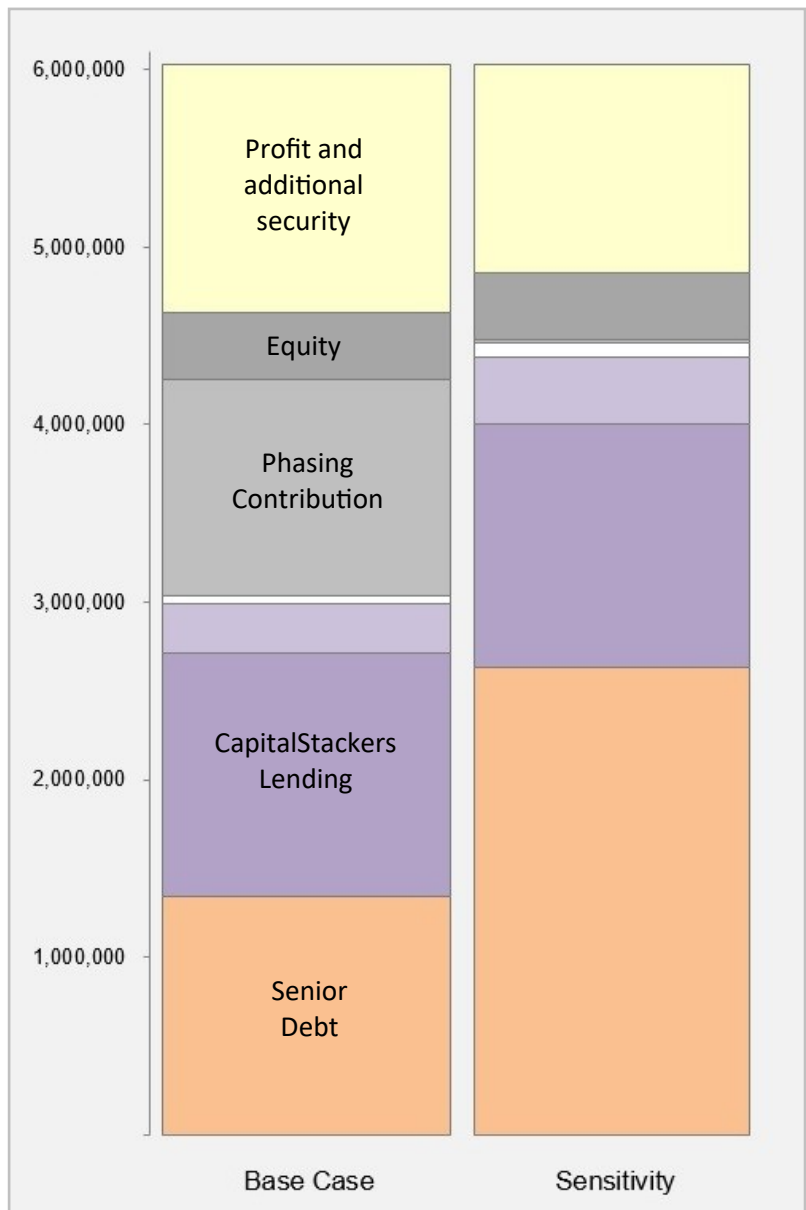
The property value at £6.1m includes additional security of phase 2 land and The Stables - with a combined value of £990,000 and shown in the Profit.

Base case loan to value ratios reflect the anticipated sales receipts generated during construction which serve to reduce the funding requirement. These sales proceeds are shown as “Phasing Contribution”.

CapitalStackers lending is split into three layers and subordinated to the RBS senior debt facility. The amount, return and Loan to Value Ratio for each layer are shown in the table below.

To demonstrate the underlying LTV ratios, the sensitivity assumes all plots are built out but with no sales completions followed by an 8 months holding period. In practice, building would be halted pending sales being effected.

The senior debt terms and conditions restrict building to four plots pending contract exchanges.



Layer	Amount	Target Coupon	Redemption	Target Return	Loan to Value Ratio	
					Base Case	Sensitivity
3	400,000	15.75%	511,271	16.97%	49.6%	72.7%
2	400,000	12.50%	482,024	13.28%	41.1%	63.6%
1	565,000	9.85%	649,956	10.33%	33.1%	55.1%
CapitalStack	1,365,000	14.50%	1,693,273	15.54%	Paid by Borrower	
Senior Debt	1,345,118 (est. peak funding)		Senior Loan to Value Ratio		22.3%	43.7%
Total	2,710,118					

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