

# TRILOGY

LOAN CASE STUDY

## Lilydale, VIC

FUNDING TO ASSIST WITH  
THE CONSTRUCTION OF  
SIX TOWNHOUSES

# FINANCING







# Project overview

The project entailed the construction of six townhouses in the residential suburb of Lilydale, Victoria. Thirty-four kilometres northeast of Melbourne CBD, Lilydale is situated in the gateway of Yarra Valley and loved by locals for its relaxed feel. The development is a ten-minute walk to Lilydale train station and surrounded by local supermarkets and schools.

Each townhouse provides residents with a clever combination of space, light and style. The architect-designed plan includes gloss cabinetry, stone benches and stainless-steel appliances enclosed within a combination of brick, timber and rendered external finishes. Set over two levels, the large upstairs living area adjoins a private balcony. This allows for two ensuite bedrooms with walk-in wardrobes and filtered tree top and Dandenong views.

## LOAN SPECIFICS

Loan amount	Just over \$2 million
Loan term	12 months
Repayment source	Sale of completed townhouses
Loan-to-Valuation Ratio	65.11% on an “as-if-complete” basis



# Borrower overview

The borrower has over twenty years of experience in building and construction development, focusing on a small geographic radius including Lilydale and immediate bordering suburbs. Over the last twelve years, the borrower has completed residential projects in Lilydale every eighteen to twenty-four months which has led to a strong business model. The borrower focuses on ‘infill’ projects that look to secure a site via a local agent, obtain planning to demolish existing dwelling and construct between four to six townhouses, before selling the properties through the existing real estate agent.

# Trilogy in Victoria

For over 20 years, Trilogy’s managed funds and private investors have enabled the successful completion of projects across the eastern seaboard of Australia. Since appointing a dedicated Senior Portfolio Manager in Melbourne, Trilogy has experienced strong deal enquiry and from July 2019 to June 2020, 15 deals were settled throughout Victoria.

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