FORTGATE CAPITAL

Experience. Execution. Results.

UK REAL ESTATE BRIDGING FINANCE



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Institutional Capital, Disciplined Underwriting, Direct Access.

Fortgate Capital is a specialist UK real estate bridging lender backed by internationally connected family offices with decades of direct lending experience.

We provide flexible funding for experienced property investors and developers, combining institutional capital with a commercial approach that puts decision makers at the centre of every transaction.

Unlike many lenders, the people assessing your opportunity are the same people making the lending decision, bringing genuine lending experience rather than fund management or advisory backgrounds.



UK REAL ESTATE BRIDGING FINANCE,
UNDERWRITTEN WITH DISCIPLINE

Built for the Relationships, not Transactions

We partner with experienced property professionals across the UK, providing bridging finance for transactions where commercial thinking, certainty and responsiveness matter most.

Whether acquiring, refinancing or repositioning an asset, we take the time to understand the deal, the structure and the exit.

Who we work with

01 **PROPERTY INVESTORS AND DEVELOPERS**
Supporting residential and commercial real estate investors and developers through disciplined underwriting you can rely on.

02 **INDIVIDUALS, COMPANIES, SPV'S AND TRUSTS**
Flexible short-term funding for a range of borrowing structures, assessed around the asset, the transaction, and the exit.

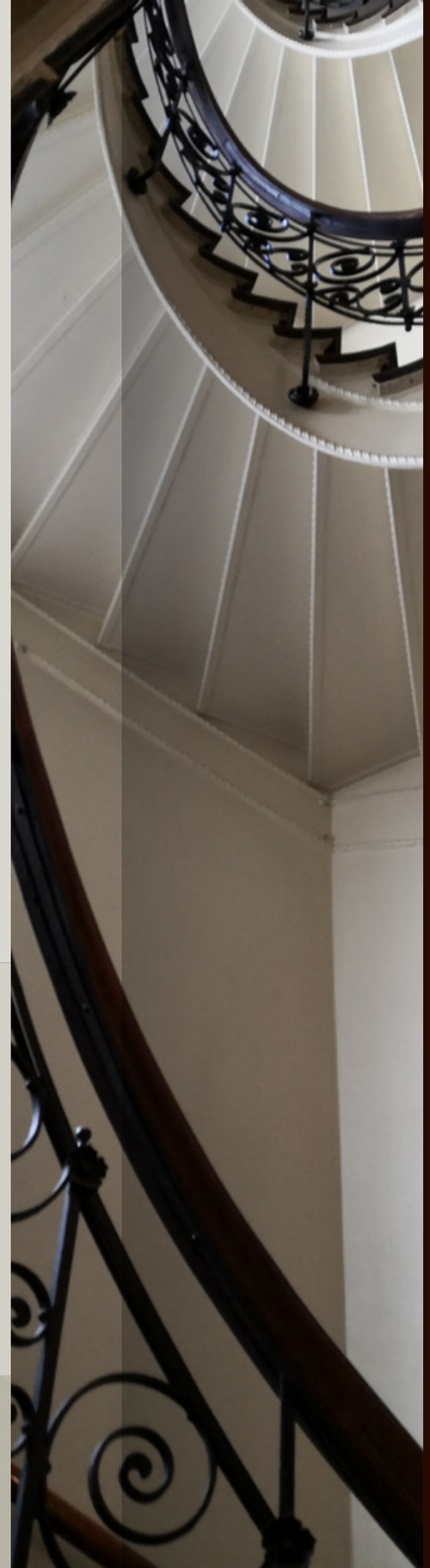
03 **OFFSHORE AND OVERSEAS BORROWERS**
We understand sophisticated borrowing structures because when complexity arrises we have seen it all before.

04 **BROKERS AND PROFESSIONAL INTRODUCERS**
A reliable lending partner that supports credible lending opportunities with certainty of execution.

Certainty Builds Confidence

- The best lending relationships are built on trust.
- We believe that agreed terms should remain agreed terms. Thorough underwriting at the outset creates certainty throughout the process, removing unnecessary surprises, re-pricing or changing conditions later in the transaction.
- Every opportunity is assessed individually, considering the structure, security and exit strategy before a decision is made.
- Our approach is designed to provide confidence from the very first conversation through to completion.

Direct Access to the People Who Make the Decisions



Decisions start with the exit

Our underwriting philosophy is simple. Every transaction begins with a clear and credible exit strategy. Whether through sale, refinance or development completion, we assess each opportunity based on how the loan will be repaid, not simply how quickly it can be approved.

That disciplined approach allows us to move efficiently, while maintaining certainty at every stage. Because the people making the decisions understand the transaction, there are no unnecessary handovers or layers of approval.

A Lending Partner You Can Introduce With Confidence

We work with brokers and professional introducers across the UK property market, supporting deals that require clarity, and certainty of execution.

We understand that introducers need a lender who can assess a case properly, respond clearly, and stand behind the terms they issue. At Fortgate, the principals underwrite every transaction. The same people who assess the deal remain involved through to completion, helping to keep the process direct, efficient, and consistent.



Direct Access



Clear Feedback



Principal-Led Underwriting



Certainty of Execution

BUILT AROUND CLEAR
COMMUNICATION AND CERTAINTY

The Fortgate Difference

Whether you're an investor, developer or professional introducer, every transaction receives the same commercial thinking and disciplined underwriting.

We believe the best lending relationships are long-term relationships. That means clear communication, consistent decision making and delivering on what has been agreed.

When you work with Fortgate, you'll deal directly with experienced professionals who understand both the opportunity and the responsibility that comes with every decision.

All loans provided by Fortgate Capital Limited are governed by English Law and are non-regulated. Fortgate Capital Limited does not provide regulated mortgage contracts, regulated credit agreements, or regulated property loans. Borrowers should ensure they understand the nature of any proposed facility before entering into a transaction and should seek independent professional advice where required. Your property may be repossessed if you do not keep up repayments on your loan.





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