

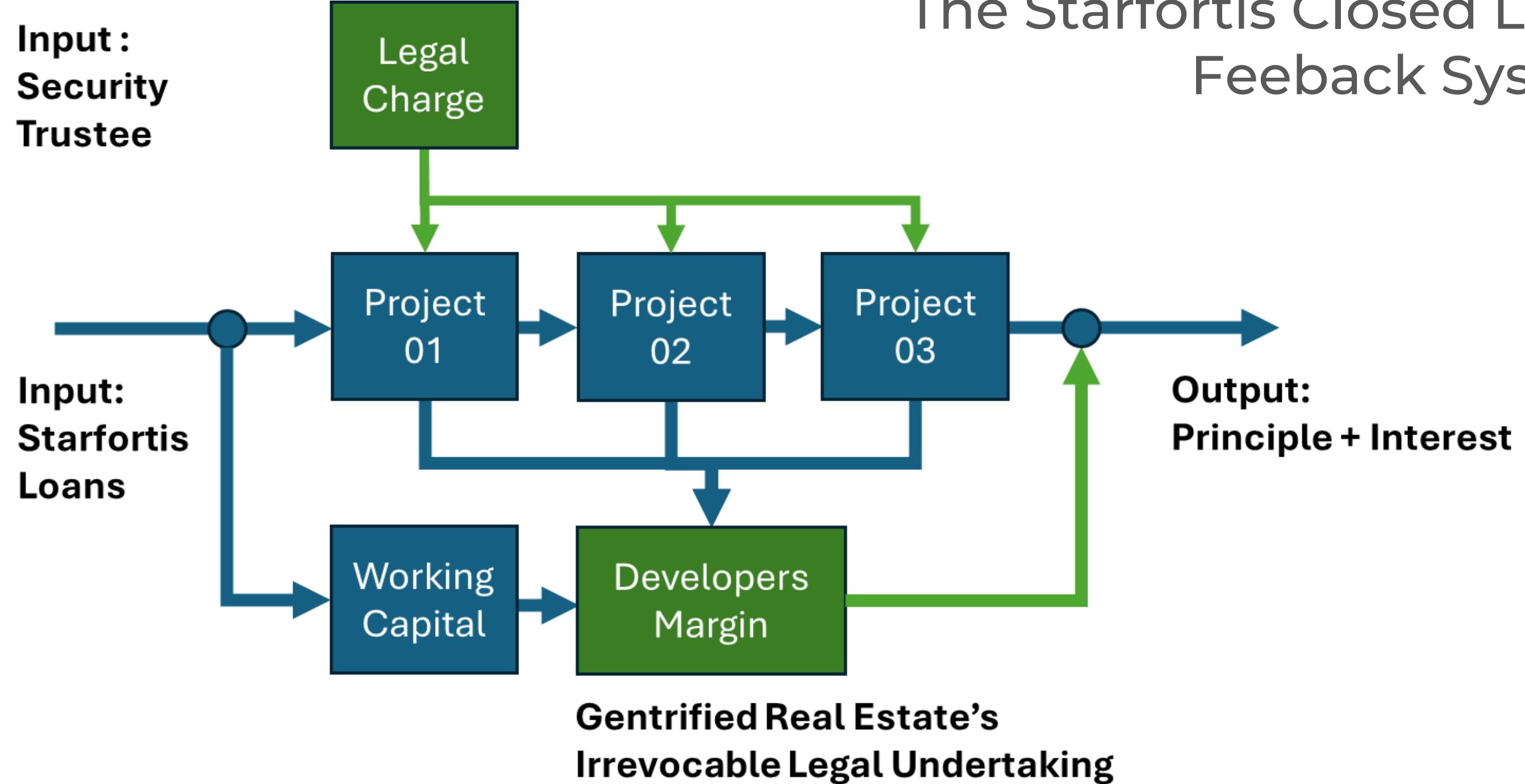
# Starfortis

Asset Management

Closing The Loop On  
Investment Security

# OUR CLOSED LOOP SECURITY PROCESS

1. LEGAL CHARGE
2. COMPANY DEBENTURE
3. SECURITY TRUSTEE
4. DIVERSIFICATION
5. IRREVOCABLE UNDERTAKING



# 1. LEGAL CHARGE

A legal charge is registered against the property with HM Land Registry, giving investors enforceable rights over the asset.

This prevents the asset from being sold, refinanced, or transferred without the written consent of the charge holder.



## PRIORITY RANKING

The charge may be first or second ranking, with priority given to first charge holders in any enforcement or recovery process.

The legal charge secures the value of the loan and allows for formal legal action if the borrower defaults.

## SOLID FOUNDATIONS

It forms the foundation of our investor security structure, offering both control and confidence.

This protection is a critical component of our lending model, ensuring that investors have a direct claim on the underlying asset, with clear legal processes and documented security.

## 2. COMPANY DEBENTURE

A company debenture is a legal charge over the borrower's Special Purpose Vehicle (SPV), securing investor interests beyond just the property asset.

It grants rights over the SPV's bank accounts, contracts, and receivables.



### ENFORCEMENT ACTIONS

In the event of default, the Security Trustee can act on behalf of investors to appoint receivers and take control of the company.

This ensures investors are not limited to enforcing against the asset alone but instead having access to the entire corporate structure.

### ENHANCED SECURITY

The debenture complements the legal charge on the property and creates a second line of defence.

It provides enhanced security and greater enforcement flexibility, making it a vital part of our investment protection framework.

## 3. SECURITY TRUSTEE

A Security Trustee is appointed to represent investor interests on every Starfortis loan.

The Trustee holds legal title to the property charge and company debenture, acting solely on behalf of investors.



### LEGAL ACTION

In the event of a default, the Trustee is empowered to take swift enforcement action, including appointing receivers or initiating legal proceedings.

Monthly updates are provided, and project performance is monitored regularly.

### IMPARTIAL OVERSIGHT

Operating independently of Starfortis, the Trustee ensures impartial oversight and protects investors from conflicts of interest.

This added layer of governance strengthens accountability to reinforces trust in the investment process.

## 4. INVESTMENT DIVERSIFICATION

Diversification is a proven method for reducing investment risk.

At Starfortis, investor capital is spread across a portfolio of secured bridging loans rather than concentrated in a single project.



### MULTIPLE INVESTMENTS

This approach limits exposure to any one borrowing entity.

By funding multiple deals, investors benefit from more consistent returns, better capital flow, and improved portfolio stability.

### RISK MANAGEMENT

Diversification also enhances liquidity and lowers volatility without compromising on yield.

It is a key feature of our strategy, supporting stronger performance through a balanced and resilient allocation of capital.

## 5. IRRIVOCABLE LEGAL UNDERTAKING

Our most innovative layer of protection is the Irrevocable Legal Undertaking, provided by our vertically integrated development partner, Gentrified Real Estate.



### RISK MANAGEMENT

This binding agreement requires the developer to inject additional margin into the investment company if projected returns are at risk.

It's not discretionary it's a contractual obligation designed to protect investor outcomes before any formal enforcement is required.

Unlike traditional security models that act after a default has occurred, this mechanism allows for feedback and early intervention.

# 5. FROM REACTIVE TO RESPONSIVE

If project conditions change, the developer must step in to preserve the return profile.

This transforms our approach from reactive to responsive, creating a system that self-corrects when variables shift.



## FEEDBACK LOOP

It functions like a feedback loop, ensuring that capital performance remains on track by adjusting inputs before outputs fail.

It reinforces the alignment between Starfortis, our development partner, and our investors, reducing reliance on external enforcement or recovery.

In doing so, it closes the loop on investment security and sets a new standard for proactive risk controls.

## 5. WHY OUR SECURITY WORKS BETTER

Our layered security model combines legal, operational, and contractual protections to give investors unmatched control and confidence.

With first-ranking legal charges, company debentures, and oversight from an independent Security Trustee, we protect capital at every stage.

Diversification across multiple secured loans reduces concentration risk.

Most importantly, our Irrevocable Undertaking enables early intervention before defaults occur.

This proactive structure transforms traditional, reactive security into a responsive system closing the loop on risk and delivering dependable outcomes for investors.



### REAL TIME INFORMATION

As the development company is vertically integrated, we have the exact information to hand in real-time. If delays arise, they're flagged early, allowing site teams to take corrective action and keep the project on track.

# How to Invest



## TELL US ABOUT YOURSELF

Help us get to know you better so we can tailor investment options to your financial goals



## REVIEW OUR INVESTMENTS

Access and download the latest information about our active investment opportunities



## SUBMIT AN APPLICATION

Complete our investor application form and we will confirm your eligibility to invest





# Starfortis

Asset Management

Email: [inquire@starfortis.co.uk](mailto:inquire@starfortis.co.uk)

Office: +44 (0)20 3004 1716

Address:

Starfortis Asset Management, International House, 307 Cotton Exchange  
Old Hall Street, Liverpool, England, L3 9LQ