



## Property Finance: An International Approach (The Wiley Finance Series)

By Giacomo Morri, Antonio Mazza

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#### A unique, international approach to optimal real estate financing

*Property Finance* is an authoritative guide to both the financial and legal issues surrounding real estate financing. Unique in its exclusive focus on the topic, this book builds from a solid theoretical foundation to provide practical tools and real-world solutions. Beginning with a discussion of the general issues encountered in real estate finance from an international perspective, the authors delve into country-specific information and set out the legal peculiarities of eight important countries (Germany, France, Italy, Spain, China, India, England and Wales) by asking questions of relevance to the leading local law firms specializing in real estate financing. The reader may thus consider in greater depth the problems relating to any given country and compare and contrast the positions under different legal systems.

Examples with numerical calculations and contract excerpts enhance the explanations presented, and are immediately followed by practical case studies that illustrate the mechanisms at work. The companion website features downloadable spreadsheets used in the examples, power point presentations, as well as real estate news and more.

Property financing entails many sources of capital, including both debt and equity resources as well as hybrid forms like preferred equity and mezzanine debt. Knowing how to work with these avenues is important to ensuring financial sustainability in real estate assets. *Property Finance* covers the most common issues encountered, helping readers prepare for and find a way around possible roadblocks.

- Consider the issues surrounding real estate lending at an international level
- Compare and contrast the positions under different legal systems
- Develop an international perspective on cash flows and financing agreements
- Use powerful tools to structure financing and gauge its effects on property financing

The success of a real estate investment is dependent upon optimal financing, and a mere bird's eye view of the topic does not fully prepare investors for issues ahead: *Property Finance* provides a knowledge-based approach to real estate

investment, detailed information and powerful tools.

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### Editorial Review

From the Inside Flap

*Property Finance* is a practical book that explores key aspects of financing decisions related to real estate transactions. The book seamlessly blends theory and practice as it discusses real estate financing in leading Western economies, as well as China and India.

*Property Finance* is an ideal resource for real estate finance practitioners, bankers, lawyers, business owners and students who wish to obtain a clear understanding of the fundamental theories, legal issues and principles that underpin real estate finance.

The book includes information on all key topics, such as:

- structured real estate financing
- loan agreements
- financial models and cases of property financing
- the effects of financial leverage on real estate investments
- hybrid forms of financing
- the Basel Accords
- the statutory framework and its impact on structured real estate finance

The authors explore the legal issues and financial models that potentially affect property financing deals and provide possible legal and financial solutions that permit the completion of some complex transactions. Special attention has been paid to due diligence as many of the failures of property financing transactions can be attributed to the shortcomings in this critical component of the transaction process.

The book also outlines both key differences and commonalities in the property financing systems in seven key countries around the world. The companion website to the book ([www.morri-mazza.com](http://www.morri-mazza.com)) includes additional data sets, and spreadsheets, which are updated by the authors.

From the Back Cover

### Praise for Property Finance

"When I have to choose a book among hundreds of competing works on the same topic in the bookstores, I usually pay more attention to the reputation and the background of the authors. Giacomo Morri, Antonio Mazza and, as far as the editing of the country reports is concerned, Alessandro P. Scarso finished this book not only on the basis of many years of teaching and research, but also on the basis of their rich experience in the practice on property finance. As a Chinese legal scholar, I personally have benefited greatly from reading this book. I encourage readers to share the valuable knowledge presented in this book."

—**Prof. Dr. Junhai Liu, Director, Business Law Center, Renmin University of China, Vice Chairman, China Consumers' Association and Vice Chairman & Secretary General, China Consumers' Protection Law Society**

"The authors have filled an urgent need created by the recent global financial crisis and related globalization

(and intertwining) of international investment, finance, and real estate sectors: namely, a practical guidebook, useful to the practicing lawyer, business professional and academic alike, on modern international project finance. The authors have done an admirable job of explaining in logical detail the basics of international project finance and common core principles among nations, and the reader is provided with practical case studies and financial models to elucidate the major principles set forth. This book comes highly recommended to anyone seeking a deeper understanding of modern international project finance."

—**Paul Varela, Founding partner of Varela, Lee, Metz & Guarino, LLP, Tysons Corner, Virginia - San Francisco, California Recognized as outstanding construction lawyer by Chambers USA, Best Lawyers in America, and Super Lawyers**

"Benefiting from many years of research, teaching and professional experience, Giacomo Morri and Antonio Mazza, together with the collaboration of Alessandro P. Scarso, have written an excellent book, covering all the relevant aspects of real estate financing and investing. With seven different country reports, a number of case studies and a friendly writing style, *Property Finance* represents not only an excellent reference for both researchers and practitioners, but also required reading for anyone interested in the financial, legal and regulatory aspects of real estate financing."

—**Prof. Andrea Sironi, Rector, Bocconi University**

"A valuable contribution to the emerging body of knowledge on global property finance, particularly for its much needed comparative treatment of real estate processes in some of the most important international markets."

—**Prof. Dr. Manish Srivastava, Professor of Real Estate Finance & Investments, New York University / Adjunct Professor of Real Estate Development, Columbia University**

"Antonio Mazza and Giacomo Morri, the authors of this book on property finance, solve the perceived dichotomy between real estate practitioners and academia in an ideal way. Mazza and Morri provide a unique property finance textbook that is based on robust economic and finance principles and comparable to those in the area of managerial finance."

—**Prof. Dr. Matthias Thomas, Chief Executive Officer, INREV (European Association for Investors in Non-Listed Real Estate Vehicles)**

"The authors have adopted an inter-disciplinary approach which successfully pairs the explanation of the core skills required in the field of property finance with the outline of the most relevant legal issues in selected jurisdictions, in the strong awareness that decisions specifically relating to real estate financing cannot occur in isolation from the statutory framework."

—**Prof. Giovanni Iudica, President, ESCL (European Society of Construction Law) / Professor of Civil Law, Bocconi University**

#### About the Author

**GIACOMO MORRI**, Ph.D., MRICS, is Senior Professor in the Accounting, Control, Corporate Finance and Real Estate Department at SDA Bocconi School of Management and Lecturer in Real Estate Finance at Bocconi University. He is Past-president and Board Member of the European Real Estate Society. He also sits on the board of several real estate companies and works as freelance advisor.

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Italian Banking Association.  
[www.morri-mazza.com](http://www.morri-mazza.com)

## Users Review

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