K&L GATES

# Gareth McCarter


## Partner

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## OVERVIEW

Gareth McCarter is a partner in the firm's Finance practice. Gareth specializes in complex and structured financings of commercial real estate investments and developments internationally. Areas of focus include the financing of international real estate assets, operational real estate assets (such as hotels, senior living and student accommodation), senior and mezzanine structures, and preferred equity lending. Gareth has extensive experience representing UK, European and US financial institutions, insurers and debt funds, as well as investors and sponsors.

## PROFESSIONAL BACKGROUND

Prior to joining the firm, Gareth served as senior counsel in the London office of another international firm, where he worked primarily in European commercial real estate finance. During his career, Gareth has spent time on secondment with the real estate debt lending platform of a US multinational conglomerate and two separate real estate debt funds.

## SPEAKING ENGAGEMENTS

- Delivered a presentation on “The Intercreditor Agreement” as part of a series of real estate finance seminars organised by the Loan Market Association and the Association of Property Lenders, May 2023
- Delivered a webinar presentation on “Real Estate Finance in England and Wales” to the Association of German Pfandbrief Banks, November 2021

## EDUCATION

- Postgraduate Diploma in Legal Practice, BPP London Central (Holborn), 2010
- Graduate Diploma in Law, University of Law, 2009
- M.A., University of Cambridge, 2008

## ADMISSIONS

- Solicitor of the Senior Courts of England and Wales

## LANGUAGES

- English
- French
- German

## NEWS & EVENTS

- 6 May 2026, Private Funds Conference 2026
- 18 September 2025, Is There a Playbook for Restructuring Across Germany, Luxembourg, and the United Kingdom?
- 13 May 2025, K&L Gates Strengthens Finance Practice With London Hire

## AREAS OF FOCUS

- Corporate and Acquisition Finance
- Real Estate Finance
- Restructuring and Insolvency

## REPRESENTATIVE EXPERIENCE

- Acted for two Luxembourg incorporated portfolio companies of a pan-European real estate fund as borrowers in relation to the circa £23.6 million refinancing of two Northern Irish retail parks.
- Acted for a real estate debt fund in relation to acquisition and development finance facilities totalling circa £92 million, made available to a Jersey-based borrower and secured against a business park in England. The transaction involved the acquisition of the units in a JPUT and, immediately thereafter, a complex restructuring of the group including the onshoring of the property to an English limited partnership. The facilities facilitate the ground-up development of several industrial warehouses.
- Acted for a real estate debt fund in relation to a £38 million facility made available to a Guernsey-based borrower and secured against a residential tower in England.
- Acted for a real estate debt fund in relation to a £63.6 million inventory loan facility secured against the unsold units at two senior living villages in the UK.

- Acted for a syndicate of mezzanine lenders in relation to a £310 million senior and mezzanine refinancing of a portfolio of 17 hotels in the UK.
- Acted for a real estate debt fund in relation to a 50% participation in an inventory whole loan to refinance the existing debt secured on a portfolio of 276 independent living and residential units across 21 properties in the UK.
- Acted for a real estate debt fund in relation to a subordinate holdco NAV loan, indirectly secured by multiple purpose-built student accommodation assets located in the UK.
- Acted for a real estate debt fund in relation to mezzanine facilities totalling c.€119 million for the purpose of funding multiple logistics developments throughout Italy.
- Acted for a German bank in relation to a CIBOR-linked DKK facility made available to finance 11 logistics assets in Denmark.
- Acted for a US insurance company in relation to the €80 million senior debt refinancing of 36 Dutch commercial properties.
- Acted for a Japanese financial institution in relation to the senior debt refinancing of a prime central London property portfolio worth c.£530 million.
- Acted for a real estate debt fund in relation to whole loan facilities made available to fund the acquisition and development of a logistics site in France.
- Acted for a hotel owner-operator in relation to the acquisition of two new hotels and the refinancings of all of the group's UK hotel assets.