



# PRIVATE MORTGAGES

AUSTRALIA

*"Cleaner Loans, Better Results."*

## PRODUCT FACT SHEET

### SECURED BUSINESS FINANCE

Product	Rate (p.a)	LVR	Amounts
Registered First Mortgage	From 8.95%	Up to 70%	\$100,000 - \$10,000,000
Registered Second Mortgage	From 14.95%	Up to 70%	\$100,000 - \$2,000,000

Acceptable Security	Residential, Commercial, Land, Industrial, Regional (LVR is security dependant)
Acceptable Areas	All States of Australia
Interest Type	Interest Only
Loan Purpose	Non-NCCP Loans Only
Acceptable Applicants	Individuals, Partnerships, Companies, Trusts
Prepaid Interest	Capitalised on all Loan Advances
Serviceability	Agreed exit strategy to repay at the end of the loan term
Development Loans	Yes
70% LVR's	Higher LVRS may be considered on application. Lower LVRS apply for non-major metro areas and will be assessed on a case-by-case basis.

### WE SPECIALISE IN THE FOLLOWING:

Urgent Funding	Your client needs urgent funding and can't wait the 4-6 weeks that traditional banks take.
Development Funding	Your client needs a first or second mortgage for a development project.
Asset Lending	Your client needs to release equity for a business purpose but can't show serviceability. They want to borrow purely against the value of the Asset.
ATO Debts	Your client has been denied a payment plan and the ATO has marked their credit file and issued a letter of demand. Your client needs a short term loan facility for 6 to 12 months to clear credit history.
Valuation not Contract	Your client has purchased under market value and they need to settle the transaction. They want to borrow against what it is worth and not what they paid for it.
Paying out Business Partners	Your client has a business partner they need to pay out as part of an agreement/settlement and need funds to complete the agreement.
Urgent Business Opportunity	Your client has a business opportunity that requires some urgent funding. Your client may have an opportunity to purchase stock at a discount and needs the funds quickly to secure the opportunity.
Credit Impaired	Your client is unable to obtain traditional finance due to credit issues and they need short term funding to finalise a business opportunity.