



PRIVATE MORTGAGES
— AUSTRALIA —

Guide for Referrers

"Cleaner Loans, Better Results"



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About PMA

Established in 2014, Private Mortgages Australia Pty Ltd (PMA) is a 100% Australian owned finance company that provides cost effective commercial credit to small and medium sized business throughout Australia. Our credit committee has over 50 years of combined experience in private lending, credit and investment.

PMA has developed a comprehensive software program that allows us to make rapid settlements. This is one of the many ways we can provide a faster service to borrowers who need access to urgent short term finance. Our sweet spot is helping borrowers who can't demonstrate serviceability and therefore can't access traditional bank finance.

Mortgage Manager: Private Mortgages Australia Pty Ltd (CAR# 001262152)
Trustee/AFS Licensee: Primary Securities Ltd (AFSL# 224107)
Lender of Record: PMA Holdings Pty Ltd (CAR# 001262153)

The PMA difference

- Low upfront assessment fees (\$550 - \$770 Inc GST)
- No charging clause in the Indicative Letter of Offer
- No cancellation fees in the Indicative Letter of Offer
- Valuation and QS fees at cost (and done at a reasonable value)
- Legal fees at cost
- Rebate unused interest on extension payments
- Custom built software for faster deal processing times
- High level of repeat customers
- Win-win approach to lending



Products

PRODUCT	RATE	AMOUNTS
First Mortgages	From 9% p.a.	\$100,000 - \$10,000,000
Second Mortgages	From 15% p.a.	\$100,000 - \$2,000,000

Loan to Value Ratios

	Maximum	Category 1	Category 2	Category 3	Category 4
Residential	80%	75%	70%	65%	60%
Commercial	75%	70%	65%	60%	55%
Industrial	70%	65%	60%	55%	50%
Land	70%	65%	60%	55%	50%
Rural	67%	50%	50%	50%	50%
Development	70%	65%	60%	55%	50%

This table is only a guideline as we treat every enquiry, every business as unique. The table outlines our Target Loan to Value Ratios for the four Genworth's LMI postcode categories.

Our preference is to stay within the target Loan to Value Ratio, however as we are private lenders we do have discretion to lend up to the maximum Loan to Value Ratio.



Fees & Charges

Loan Amounts	Approval Fee (includes referrer fee)	Referrer Fee
\$100,000 - \$500,000	3.50% (plus GST)	1.00% (plus GST)
\$500,001 - \$1,000,000	3.00% (plus GST)	1.00% (plus GST)
\$1,000,001 - \$2,000,000	2.75% (plus GST)	0.75% (plus GST)
\$2,000,001 - \$5,000,000	2.00% (plus GST)	0.50% (plus GST)
\$5,000,001 - \$10,000,000	1.50% (plus GST)	0.50% (plus GST)

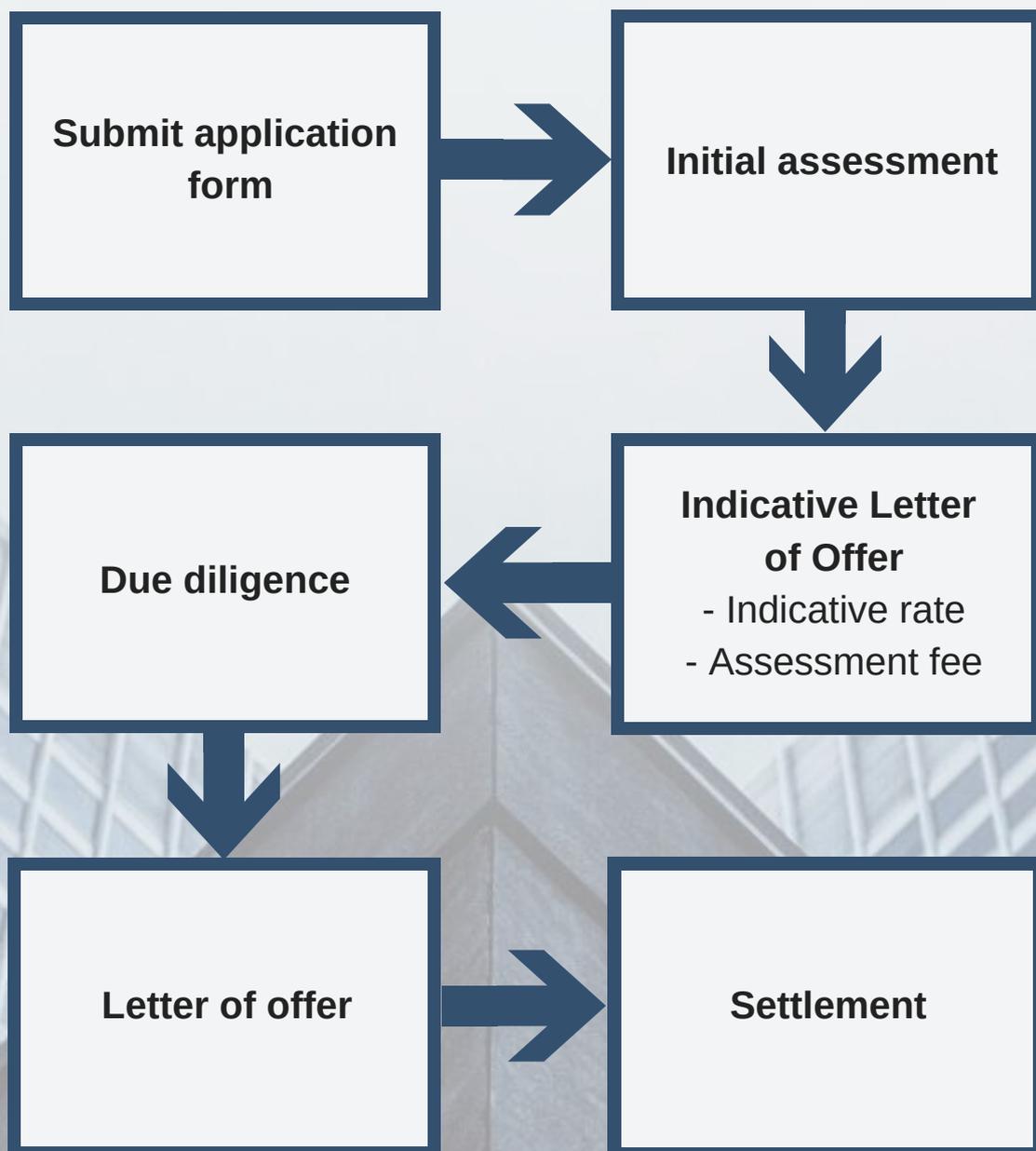
- No cost until your client's acceptance of our Indicative Letter of Offer (ILOO)
- On acceptance of our ILOO an Assessment Fee of only \$550 - \$770 Inc GST is payable (Based on Complexity)
- Valuation: At cost, if required
- Quantity Surveyor Fees: At cost, if required
- Legal Fees (Incl. Disbursements): At cost, usually \$3,850 - \$5,850 (based on complexity)

Referrers have the ability to nominate a service fee if they don't have a signed mandate. If a referrer has a signed mandate, then this amount will be included as the service fee.



Enquiry to Settlement Process

Our process is fast, efficient and at no cost to your client until acceptance of our Indicative Letter of Offer, when a small assessment fee is payable (\$550 to \$770 inc. GST depending on complexity) to cover costs for searches etc.



Our Specialities

1. Urgent Funding

Your client needs the funds urgently and can't wait the 4-6 weeks that traditional banks take.

2. Development Funding

Your client needs a first or second mortgage for a development project.

3. 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.

4. 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 overdraft facility for 6 to 12 months at affordable rates.

5. Refinance Existing Caveat Loans

Your client has an existing caveat loan/mortgage facility that is about to become due or is already in default at high default interest rates and they need to refinance it as soon as possible.

6. Valuation Not Purchase Price

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.

7. 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.

8. 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.

9. 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.

Training & Support

Webinars

Private Mortgages Australia hold regular educational webinars for referrers and their staff. Learn the basics of private mortgages, identifying opportunities, how it can be an additional income stream to your business.

Referrer Resources

We have a dedicated page on our website for resources for our referrers. These include:

- Quick application form
- Product fact sheet
- Application checklist
- Webinar recordings
- Referrer mandate

Referrer Rewards

We appreciate the great work our referrers do and reward this work accordingly, with all referrer fees paid within 24 hours of settlement with no clawbacks! To further thank our referrers we launched the Private Mortgages Australia Referrer Rewards Program. As part of the program, the value of all transactions settled with PMA will count towards your referrer rewards total and each time you reach a referrer milestone you will receive a reward from PMA – think a nice bottle of Grange, flights, shopping vouchers and much more. Each time you reach a new milestone we'll have a bigger and better reward for you. See below for the Referrer Reward milestones:

Loan Volume Milestone	Reward
\$500,000	\$250 Myer, Dan Murphy's or Flight Centre gift card
\$1,000,000	\$500 Myer, Dan Murphy's or Flight Centre gift card
\$2,000,000	\$1,000 Myer, Dan Murphy's or Flight Centre gift card
\$3,00,000	\$2,500 Myer, Dan Murphy's or Flight Centre gift card

PLUS lifetime membership into PMA's Platinum Playground.
Receive a \$500 gift card each financial year provided that a minimum loan volume of \$500,000 is settled.

Case Studies

Case Study 1. Asset Lending

Scenario

Asset lend needed against personal place of residence to invest in a land subdivision. Bank finance was not available because the borrower couldn't demonstrate serviceability.

Details

Valuation: \$960,000

Loan Amount: \$500,000 (1st mortgage)

LVR: 52%

Rate: 12% p.a.

Approval Fee: \$10,000 (plus GST)

Term: 12 months prepaid

Referrer Fee: \$5,000 (plus GST)

Service Fee: \$5,000 (plus GST)

Case Study 2. Development Funding

Scenario

Developer ran out of money and needed to pay a builder to complete a project. Needed funding yesterday! Bank finance was not available because the development had already commenced.

Details

Valuation: \$1,800,000 on Completion

1st Mortgage: \$680,000

Loan Amount: \$400,000 (2nd mortgage)

LVR: 60%

Rate: 24% p.a.

Approval Fee: \$8,000 (plus GST)

Term: 6 months

Referrer Fee: \$4,000 (plus GST)

Service Fee: \$4,000 (plus GST)

Case Studies

3. ATO Debt

Scenario

ATO tax debt and demand notice was issued. Bank finance was not available because the borrower couldn't show a clear tax portal.

Details

Valuation: \$1,500,000

1st Mortgage: \$750,000

Loan Amount: \$100,000 (2nd mortgage)

LVR: 57%

Rate: 24% p.a.

Approval Fee: \$3,000 (plus GST)

Term: 3 months

Referrer Fee: \$1,000 (plus GST)

Service Fee: \$1,000 (plus GST)

4. Stock Purchase

Scenario

A business borrower had an opportunity to purchase stock at a deep discount, but needs to come up with the funds ASAP. Bank finance was not available because the bank couldn't settle in time.

Details

Valuation: \$1,000,000

Loan Amount: \$400,000 (1st mortgage)

LVR: 40%

Rate: 12% p.a.

Approval Fee: \$10,000 (plus GST)

Term: 6 months

Referrer Fee: \$4,000 (plus GST)

Service Fee: \$2,000 (plus GST)

Referrer Testimonials

"My first dealing with Peter at PMA was very easy and resulted in a happy client. It was during the festive season too which usually makes it tougher but it all went well. Thanks again Peter, from myself and my client."

Don F - Mortgage Broker, Melbourne

"I have recently settled a loan for one of my clients with Private Mortgages Australia being the lender. I congratulate them on a seamless process conducted in a very professional manner. The quality of service coupled with a mindset based upon how can we make this loan work to the mutual satisfaction of both parties is a refreshing experience."

Warren B - Mortgage Broker, Adelaide

"Thank you once again for your support in helping our client achieve their financial needs. On behalf of myself and staff we deeply appreciate how this matter was handled, we received lots of dedication and support. We would definitely refer more business as we are sure that clients will be looked after."

Francesca G - Mortgage Broker, Sydney

"I have found Private Mortgages Australia to have a high standard of skill, care and integrity. Their unique lending products can assist clients in many useful ways. Used the right way PMA is an efficient tool which can enhance clients' financial strength."

Janette T - Mortgage Broker, Melbourne

"Just want to thank you and the boys for making this application so easy. Obviously my client thinks so too because he was happy to come back for another loan. With plenty of choices out there for private funding, it is nice to be able to find and deal with a company that is professional and reliable."

Kathy C - Mortgage Broker, Maroochydore

Get In Touch

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