

PRODUCT MATRIX

- Individual Customised Funding Solutions with Local Assessment
- Upfront Brokerage paid at Settlement to Introducer (No Clawback)
- Rapid Funding and Settlement
- Private Non- Bank Lenders

PRODUCT	BUSINESS COMMERCIAL	RESIDENTIAL INVESTMENT	RESIDENTIAL OWNER OCCUPIED
TYPE	Non- code	Regulated / Code	Regulated / Code
SECURITY	Commercial / Residential	Residential - Investment	Residential - Owner Occupied
INTEREST	Interest Only	Interest Only	Interest Only
PAYMENTS	Monthly	Monthly	Monthly
TERM	12 months	12 to 24 months	6 to 24 months
LVR	Up to 60%	Up to 65%	Up to 65%
LOAN PURPOSE	<ul style="list-style-type: none"> • Purchase • Equity release • Working capital / Tax 	<ul style="list-style-type: none"> • Purchase • Refinance 	<ul style="list-style-type: none"> • Purchase • Refinance/ Personal use • Equity release
SET-UP			
ESTABLISHMENT	generally 1%	generally 1%	generally 1%
BROKERAGE	generally 1%	generally 1%	generally 1%
LEGAL / DISBURSEMENT	from \$1000 + registration	from \$1000 + registration	from \$1000 + registration
COMPLIANCE	from 0.95%	from 0.75%	from 0.75%
VALUATION	from \$600	from \$600	from \$600
INTEREST RATES			
As at 25 April 2016	FROM 8.95% pa	FROM 8.95% pa	FROM 8.95% pa (depending on LVR)
<p>* Above Matrix is indicative only. Other costs such as Guarantees/ Trust deeds are subject to quote. All costs are quoted plus GST apart from Registration. All offers and time-frames are subject to full required information being provided with the Application, credit assessment and guidelines. Terms, conditions, and interest rates are subject to change without notice.</p>			
CONTACT FOR AN INDIVIDUAL QUOTE AND ASSESSMENT	<p style="text-align: center;">Craig Anderson P: (08) 9370 5058 F: (08) 9370 5059 E: newbusiness@privatemortgage.com.au</p> <p style="text-align: center;">1 Alvan Street (PO Box 46) Mt Lawley 6929 ACN 072 121 352 ABN 16 072 121 352 AFSL 237861 ACL 237861</p>		

CREDIT AND SECURITY PROPERTY MATRIX

SECURITY PROPERTY GUIDELINES

BUSINESS COMMERCIAL

- Investment and Business Purposes
- Commercial Property
- Light Industrial
- Residential Property
- Residential zoned Vacant Land Development sites (land value only)
- Potential to capitalise Interest (from Proceeds)
- Company and Trustee Borrowers
- Non-Australian resident Borrowers
- No formal capacity test

RESIDENTIAL INVESTMENT

- Residential Investment purposes – Purchase / Refinance
- Residential Investment property
- Residential vacant land
- Latest available Income Tax Returns
- Tax Portals / BAS (if applicable)
- Independent Legal Advice

RESIDENTIAL OWNER OCCUPIED

- Residential owner occupied purposes – Purchase / Refinance
- Residential owner occupied property
- Residential vacant land
- Latest available Income Tax Returns
- Tax Portals / BAS (if applicable)
- Independent Legal Advice

SECOND MORTGAGES (subject to funds availability)

- Up to 75% LVR
- Interest Rates from 19.95% p.a.
- Residential Property
- Maximum term 6 months

* Indicative only. All offers and time-frames are subject to full required information being provided with the application, credit assessment and guidelines. Identification/ income verification guidelines apply. Minimum loan size \$100,000 (generally). Loan size restriction and lower Loan to Valuation Ratios may apply for loans in excess of \$1.0 million. Terms, conditions, and interest rates are subject to change without notice.