

## **First Mortgage**

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	Resident	Non-Resident	Business	Residual Stock	SMSF	
Acceptable Borrower	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	SMSF Trust	
Minimum Loan Amount	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000	
Maximum Loan Amount	Unlimited	Unlimited	Unlimited	Unlimited	≤\$5m	
Maximum LVR	75%	70%	70%	70%	70%	
Max Loan Term	30years(≤\$5m)	30years(≤\$5m)	30years(≤\$5m)	30years(≤\$5m)	30years(≤\$3m)	
	24months(>\$5m)	24months(>\$5m)	24months(>\$5m)	24months(>\$5m)	24months(>\$3m)	
	Purchase	Purchase	Business Purpose	Purchase	Purchase	
Loan Purpose	Refinance	Refinance	Cash Out	Refinance	Refinance	
	Cash Out	Cash Out		Cash Out		
Repayment	Monthly in Advance or Prepaid interest					
Serviceability	No Servicing requirements if the interest has been prepaid					
	House	House	House	House	House	
	Townhouse	Townhouse	Townhouse	Townhouse	Townhouse	
	Apartment	Apartment	Apartment	Apartment	Apartment	
	Unit	Unit	Unit	Unit	Unit	
	Retail Shop	Retail Shop	Retail Shop	Retail Shop	Retail Shop	
	Industrial	Industrial	Industrial	Industrial	Industrial	
	Warehouse	Warehouse	Warehouse	Warehouse	Warehouse	
	Office	Office	Office	Office	Office	
Acceptable Security	Childcare	Childcare	Childcare		Childcare	
Security	Medical Centre	Medical Centre	Medical Centre		Medical Centre	
	Boarding House	<b>Boarding House</b>	<b>Boarding House</b>		Boarding House	
	Service Apartment	Service Apartment	Service		Service	
	Development Site	Development Site	Apartment Development Site		Apartment Development Site	
	Land Banking	Land Banking	Land Banking		Land Banking	
	Mix Zoning	Mix Zoning	Mix Zoning		Mix Zoning	
	Specialised Securities	Specialised Securities	Specialised Securities		Specialised Securities	
Exit Strategy	Refinance/ Sale/ Other repayment					
Locations	Metro and Non-Metro					





## **Second Mortgage**

	Second Mortgage				
	Resident	Non-Resident	Business	Residual Stock	SMSF
Acceptable Borrower	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	SMSF Trust
Minimum Loan Amount	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Maximum Loan Amount	\$5m	\$5m	\$5m	\$5m	\$5m
Maximum LVR	85%	75%	70%	75%	75%
Max Loan Term	12 months	12 months	12 months	12 months	12 months
Loan Purpose	Purchase Refinance Cash Out	Purchase Refinance Cash Out	Purchase Refinance Cash Out	Purchase Refinance Cash Out	Purchase Refinance Cash Out
Repayment	Monthly in Advance or Prepaid interest				
Serviceability	No Servicing requirements if the interest has been prepaid				
Acceptable Security	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail shop Industrial Warehouse Office	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities
Exit Strategy	Refinance/ Sale/ Other repayment				
Locations	Metro and Non-Metro				





## **Bridging Loan**

Equity Release and Bridging Loan				
Acceptable Borrower	Company and Corporate Trust			
Minimum Loan Amount	\$50,000			
Maximum Loan Amount	\$5,000,000			
Maximum LVR	85%			
Minimum Loan Term	1 week			
Maximum Loan Term	6 months			
	Early equity release			
	Renovate before selling			
Loan Purpose	Buy before selling later			
	Bought new property			
Repayment	Prepaid interest or monthly in advance			
Serviceability	No Servicing requirements if the interest has been prepaid			
Acceptable Security	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Land Banking			
Exit Strategy	Selling outgoing property			
Locations	Metro and Non-Metro			

