

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 30 April 2013	FROM 9.95% pa	FROM 9.45% pa	FROM 8.95% pa (depending on LVR)

* 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.

CONTACT FOR AN
INDIVIDUAL QUOTE AND
ASSESSMENT

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CREDIT AND SECURITY PROPERTY MATRIX

SECURITY PROPERTY GUIDELINES

- Perth Metropolitan area
- Non-specialised, no major heritage or environmental issues

BUSINESS COMMERCIAL

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

RESIDENTIAL INVESTMENT

- Residential Investment purposes – Purchase / Refinance
- Latest available Income Tax Returns
- Residential Investment property
- Tax Portals / BAS (if applicable)
- Residential vacant land
- No 'age' test
- Individual capacity assessment
- Independent Legal Advice

RESIDENTIAL OWNER OCCUPIED

- Residential owner occupied purposes – Purchase / Refinance
- Latest available Income Tax Returns
- Residential owner occupied property
- Tax Portals / BAS (if applicable)
- Residential vacant land
- No 'age' test
- Individual capacity assessment
- Independent Legal Advice

SECOND MORTGAGES (subject to funds availability)

- Up to 75% LVR
- Residential Property
- Interest Rates from 23.95% p.a.
- 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.