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## Bank Alternative Funding Loan Menu.

### First Mortgage

Applications Refinancing, Purchases, Renovation.

Type: Interest Only. Fixed

Instrument: First Mortgage

Security: Residential, Residential Investment, Rural, Lifestyle Blocks.

Lvr: Max 68%

Areas: All considered

Rate : 7.%- 8.5%

Term: 6 12 18 months.

Capitalised Interest : Yes

Low Doc : Yes

Max Advance : Up to \$3 Million.

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### First Mortgage

Applications: Refinancing. Purchases, Renovation.

Type: Interest Only: Fixed

Instrument: First Mortgage

Security: **Apartments, Units**

Lvr: 65%

Areas: Main Center.

Rate: 8.5%

Term : 12 months

Capitalised Interest: Yes

Low Doc. Deal by Deal.

Max Advance: \$500,000

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### Bridging Finance

Applications: Open or closed ended transactions.

Type: Interested Only Fixed

Instrument: First Mortgage. First and Second Mortgage collateral.

Security: Residential, Residential Investment, Commercial Rural. Developments.

Lvr: 70%

Areas: All considered

Rate: 8.75%

Term: 3 6 12 month

Capitalised Interest: Yes

Low Doc: Yes.

Max Advance: Deal by Deal.

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## Commercial Property

### First Mortgage

Applications : Refinancing/Purchases Renovation.

Interest Only: Fixed

Security: Commercial Buildings , Farms, Hotels/Motels, Rest Homes, Churches

Instrument: First Mortgage

Term: 12 months

Low Doc: Yes

Lvrs: 68%.

Capitalised Interest: Yes

Rates: From 7 %

Max Advance: 3.5 million.

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### Unsecured Business Cash Flow Advances

Application: Top Up. Consolidation of debt. Debt funding. Growth capital

Type: Principle and Interest

Instrument . None or PPSR over business.

Areas: All considered.

Rates: From 8%

Term: deal by deal

Low Doc: Yes

Priority Request: Nil

Max Advance: \$250,000

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### Lease Mortgage

Application: Refinance, Leverage

Type: P and I and Interest Only options.

Instrument: First Mortgage

Security: Hotel, Motel, Rest Home Lease agreement

Areas: Main Areas only

Term 12 month to 3 years

Lvrs: under 50%

Low Doc : No. Must tender all current business accounts.

Capitalised Intrest: No.

Rates: from 12%

Max Advance: \$500,000

Must have lease valuation.

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### Residential Development Funding

Application: Progression of residential development projects.

Type: Debt: Interest Only or Equity Partnership.

Instrument: First mortgage.

Security: Bare land and project analysis Plus IM

Areas: Main centers

Terms: Deal by deal.

Land Banking?: No.

Minimum Requirements: Information memorandum, Subdivision plan, QS report, Valuation

Max Advance: **\$250 million**

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## Senior Mortgage

Application: Equity release.

Type: Capitalised advance with exit strategy

Instrument: First Mortgage

Security: Residential, Rural.

Areas: All considered.

Terms 1-5 years

Lvrs: under 60%

Maximum Advance: \$450,000

Rates: from 7.75%

Capitalised: Yes.

All advances worked with the assistance of the borrower's solicitor.

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## Chattel Mortgage

Application: Purchase, Refinance, Leverage

Type: P and I and Interest Only Fixed options.

Instrument: PPSR registration per item.

Security: Business equipment, cars trucks trailers, heavy machinery

Terms 12 month interest only to 5 years

Lvrs: Deal by deal

Low Doc: No

Capitalised Interest: No

Rates: From 9.75%

Max advance: Deal by Deal

Must have chattel valuation.

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