

FINANCIAL PRODUCT GUIDE FOR COMMERCIAL INVESTMENT LOANS

Assets cover a wide array of uses like Retail, Commercial, Industrial, Bulky Goods, Service Stations, Childcare and Storage.

ITEM	BANKS	FUND A	FUND B	FUND C	MEZZ
Loan Amounts	Up to \$15mil	<\$2.5mil	<\$5mil	<\$ 5 to \$40mil	Up to \$5mil
LVC	65% Occasionally 70%	65%	70%	65%	100% of costs
ICR - Interest Cover Ratio	1.5	0.9 Single Asset 1.2 Portfolio	1.2	1.2	1.2
Locations	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE
Application Fee Out-of-Pocket	\$5k + \$10k	\$5k + \$10k	\$5k + \$10k	\$5k + \$10k	\$15k + \$15k
Loan Establishment Fee	1% for <\$15mil 0.6% for >\$15mil	2.0%	3% for <\$5mil 2% for >\$15mil	4% for <\$3mil 2% for >\$10mil	5% for <\$3mil 3% for >\$25mil
Interest Rate	1.8% + 1.8%	1.8% + 3%	1.8% + 4.5%	1.8% + 3.5%	14% for <75%LVR 20% for ~80%LVR

