

FINANCIAL PRODUCT GUIDE FOR MEDIUM TO LARGE RESIDENTIAL PROJECTS

ITEM	BANK	FUND A	FUND B	FUND C	FUND D
Loan Amounts	\$20-100mil	\$20-100mil	\$20-100mil	\$10 to \$25mil	\$20-100mil
LVR	60%, rarely 65%	65%	67%	65%	70%
LCR	70% rarely 75-80%	80%	85%	80%	85%
Presales	>100%	80%	50%-80%	25%-50%	25%-50%
Project Type	Res, Retail, Com	Res	Res, Retail, Com	Res, Retail, Com	Res, Retail, Com
Locations	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL	SYD, MEL & BNE	SYD, MEL & BNE
Application Fee Out-of-Pocket	\$10k + \$10k	\$15k + \$15k	\$15k + \$15k	\$15k + \$15k	\$15k + \$15k
Loan Establishment Fee	1.0%	1.75%	2.0%	2.75%	2.75%
Interest Rate	1.8% + 1.8%	1.8% + 2.5%	10%	11%	13%
Line Fee	1.75%	3%	3%	1.5%	1.5%
All Up Cost	Remember, it is never as simple as just adding all of the above costs to find the cheapest option. Send us your feaso and we can very quickly tell you the best fit for your project.				

18 TOWNHOUSES

\$6,390,000



\$	LOAN AMOUNT \$4,320,000		
%	GEARING 67%	↑	INTEREST 9%p.a.
🏠	LENDER Fund	🏠	PRESALES Nil

30 APARTMENTS & 4 RETAIL

\$16,300,000



\$	LOAN AMOUNT \$7,360,000		
%	GEARING 60% LCR	↑	INTEREST 10% p.a.
🏠	LENDER Senior Bank	🏠	PRESALES 60% Debt Cover

67 OF 168 APARTMENTS

\$27,000,000



\$	LOAN AMOUNT \$16,650,000		
%	GEARING 76% LCR 65% LVR	↑	INTEREST 1% Line Fee 10.75% P.A.
🏠	LENDER Mortgage Trust	🏠	PRESALES 50% Debt Cover