MEZZANINE DEBT FOR 52 APARTMENTS AND RETAIL

FINANCIAL PRODUCT GUIDE FOR MEZZANINE DEBT & PREFERRED EQUITY

ITEM	FUND A MEZZ	FUND B MEZZ	FUND C MEZZ	FUND D PREF	FUND E PREF
Loan Amounts	Over \$5mil	Over \$5mil	Up to \$5mil	\$3-10mil	Up to \$4mil
LCR	85% =50% of the Equity</td <td>90-92% <!--=50% of the Equity</td--><td>90-92% <!--=50% of the Equity</td--><td>95% <!--=75% of the Equity</td--><td>95% <!--=80% of the Equity</td--></td></td></td></td>	90-92% =50% of the Equity</td <td>90-92% <!--=50% of the Equity</td--><td>95% <!--=75% of the Equity</td--><td>95% <!--=80% of the Equity</td--></td></td></td>	90-92% =50% of the Equity</td <td>95% <!--=75% of the Equity</td--><td>95% <!--=80% of the Equity</td--></td></td>	95% =75% of the Equity</td <td>95% <!--=80% of the Equity</td--></td>	95% =80% of the Equity</td
Presales	80-100% of total debt	80-100% of total debt	Senior Lender Driven	Senior Lender Driven	Senior Lender Driven
Locations	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE
Application Fee Out-of-Pocket	\$15k + \$15k	\$15k + \$15k	\$15k + \$15k	\$15k + \$15k	\$15k + \$15k
Loan Establishment Fee	4% for <\$15mil 3% for >\$15mil	4% for <\$15mil 3% for >\$15mil	4% for \$5mil 5% for <\$3mil	4% for \$5mil 5% for <\$3mil	5%
Investor Return	16-18% p.a.	20-24% p.a.	24% p.a.	50% of profits of 15% coupon & 35%	50% of profits of 15% coupon & 35%



SITE ACQUISITION FOR 8 LUXURY TOWNHOUSES (VIC)



MEZZANINE FOR 50 APARTMENTS

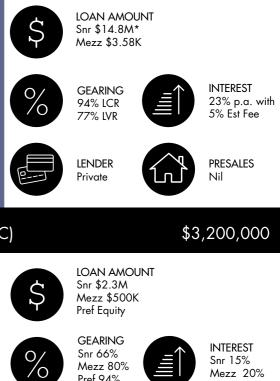


HoldenCAPITAL BNE - SYD - MEL - HK

HoldenCAPITAL

CALL 1300HOLCAP www.holdencapital.com.au

\$19,500,000



INTEREST Snr 15% Mezz 20%



LENDER Private

Mezz 80% Pref 94%



PRESALES Nil

\$19,500,000



LOAN AMOUNT \$3,800,000





LENDER

Fund





