

FINANCIAL PRODUCT GUIDE FOR SMALL RESIDENTIAL PROJECTS REQUIRING SENIOR DEBT

ITEM	BANK	REGIONAL BANK	FUND A	FUND B	FUND C
Loan Amounts	Up to \$25mil	Up to \$25mil	Up to <\$5mil, \$7mil SYD	Up to \$15mil	Up to \$10mil
LVR	60%, rarely 65%	Up to 65%	67%	70%	74%
LCR	75%, rarely 80%	Up to 80%	85%	85%	92%
Presales	50-100% debt cover	50-80% debt cover	50-80%	Nil for smaller, large may req. some	Nil, exit fees may apply
Project Type	Res, Retail, Com	Res, Retail, Com	Res, Retail, Com	Res	Res
Locations	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE
Application Fee Out-of-Pocket	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k
Loan Establishment Fee	1.5%	1.75%	2.5%	3.0%	3.0%
Interest Rate	1.8% + 1.8%	6.50%	10%	11%	11%
Line Fee	1.50%	Nil	Nil	1.50%	3.00%
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.				

21 OF 58 APARTMENTS

\$8,000,000



- \$** LOAN AMOUNT \$6,800,000
- %** GEARING 72% LCR 59% LVR
- %** INTEREST 10.75%p.a.
- 🏠** LENDER Mortgage Trust
- 🏠** PRESALES Nil

9 APARTMENTS

\$4,155,000



- \$** LOAN AMOUNT \$2,520,000
- %** GEARING 80% LCR
- %** INTEREST 10% p.a.
- 🏠** LENDER Fund
- 🏠** PRESALES Nil

5 TOWNHOUSES

\$3,400,000



- \$** LOAN AMOUNT \$1,750,000
- %** GEARING 80% LCR
- %** INTEREST 9%p.a.
- 🏠** LENDER Fund
- 🏠** PRESALES Nil