

## Product Guide





## product parameters

Product	Access	Extend
Mortgage type	1st Mortgage	2nd Mortgage
Max LVR	75%	75%
Loan amount	\$500,000-\$25,000,000	\$500,000-\$7,000,000
Rates from	From 8.75% pa	From 12.95% pa
Establishment fee	Average 1.5%	From 1.5%
Acceptable Senior Lenders		ADI's, Banks and Non-banks accepted
Security types	Residential, Commercial, Retail, Residual Stock, Industrial	
Acceptable locations	Eastern seaboard metro	
Loan term	3-36 Months	
Borrowing entity	Company, Trust, SMSF	
Adverse credit	Considered	
Construction	Not accepted	
Servicing	Asset based lending with monthly repayments or capitalised interest options available	
Purpose	Any commercial purpose; Bridging Purchase Refi Cashout Working Capital Tax Debt Credit repair	
Notes	No ongoing fees, no hidden fees & no compliance fees  No serviceability test – asset-based lending  Broker sets the commission amount  Broker commission paid at settlement - no clawbacks  Loans greater than \$20m considered on application  White-label solutions available for high-volume brokers	



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