



Product Guide



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| Product | Access | Extend | Hyper Bridge |
|---------------------------|---|-------------------------------------|---|
| Mortgage type | 1st Mortgage | 2nd Mortgage | 1st Mortgage |
| Max LVR | 75% | 75% | 90% |
| Loan amount | \$500,000-\$25,000,000 | \$500,000-\$7,000,000 | \$250,000-\$2,500,000 |
| Rates from | From 8.50% pa | From 11.95% pa | 1.75%-2.2% per month |
| Establishment fee | Average 1.5% | From 1.5% | 2.5-3.5% |
| Acceptable Senior Lenders | | ADI's, Banks and Non-banks accepted | |
| Loan term | 3-36 Months | | 2-6 Months |
| Security types | Residential, Commercial, Retail, Residual Stock, Industrial | | Residential |
| Purpose | Any commercial purpose; Bridging Purchase Refi Cashout Working Capital Tax Debt Credit repair | | Bridge to sale Refi Cashout Working Capital Tax Debt Credit repair |
| Servicing | Capitalised / Monthly serviced | | Capitalised |
| Funded within | 5 business days | | 3 business days |
| Acceptable locations | Eastern seaboard metro | | |
| Borrowing entity | Company, Trust, SMSF | | |
| Adverse credit | Accepted | | |
| Construction | Not accepted | | |
| Notes | No ongoing fees, no hidden fees & no compliance fees No serviceability test – asset-based lending Broker commission paid to broker directly - no clawbacks White-label solutions available for high-volume brokers | | |



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