

Join our Private Lender Panel today and receive above-market returns safely secured by mortgages on Australian property with your name on the title.

2 services  
on offer

We provide the clients and you manage the loan...or we provide the clients and we mortgage manage for the life of the loan. Easy!

EXPERIENCE  
**25 YEARS**  
EXPERIENCE



EquityLenders is a 100% Australian-owned company with Directors that have a long involvement in the Australian home loan industry, having entered the market in 2000 as a Mortgage Manager and Originator to various funding programs.

EquityLenders provides loans that are secured by registered mortgages to a range of homeowners and homebuyers entirely funded by you, or your SMSF, and...it's your name or your SMSF that's on their titles!

## Benefits of being a private lender on the EquityLenders panel

- Your funds are safely secured by registered mortgage(s) on Australian property including residential, commercial and retail
- It's your name on their mortgage as the lender and credit provider
- You nominate the interest rate you require
- You nominate how and when you wish to receive your interest payments
- You tell us what you will and won't lend on
- You tell us who you will and won't lend to
- You tell us where you will and won't lend at
- You tell us when you are and aren't ready to lend
- You tell us how much you wish to lend on any particular property
- You tell us how long you want your funds out on loan to any particular property owner

**Start today!** There's no minimum or maximum \$\$\$ requirements — Interested and ready to be included on the panel?

Contact Mortgage Manager Rob Kirk on (+61) 1300 859 075 or [rkirk@equitylenders.com.au](mailto:rkirk@equitylenders.com.au) for a confidential discussion and panel registration





EquityLenders operates an established Mortgage Origination business that uses finance brokers, financial planners, real estate agents, accountants, solicitors and other qualified referrers to ensure regular deal-flow.

We use the powerful reach of Google and invest thousands each and every month on AdWords Search Advertising, Display Advertising, Search Engine Optimisation and specialist brand management firms to ensure maximum exposure!

## Features of our Mortgage Management business

- We attend to initial credit analysis, valuation(s), settlement(s), daily management of the loan, loan statements, arrears management if they're late, recovery management if they find themselves in trouble and discharge management when they're ready to repay their loan at the end of the term
- All properties have full valuations undertaken
- Borrowers are thoroughly checked by us and by a leading Australian legal firm in Sydney
- We're a full service Mortgage Management business servicing all of Australia
- Loan repayments by direct debit are processed and monitored by us
- We receive our management fee by adding margin to the base rate of the borrowers interest rate

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## *A typical loan scenario looks like this...*

John and Margaret Smith own a home in a Brisbane suburb valued at \$400,000.

Has no debt on the home and are seeking \$100,000 in the hand after fees and 1st months interest for business purposes.

Clean credit, everything up to date but the bank said no to their request because they're self-employed as company directors.

They intend on investing in a business with their son and have advised they will repay the loan in 2 years as they are selling the home and relocating to be closer to the grand kids interstate.

Equity Lenders contacts you because you are on the panel and presents you with a packaged loan application for \$100,000 + fees e.g \$107,000

You have nominated your interest rate of 9% per annum with interest payable monthly and the approved loan term of 2 years.

You assist John and Margaret with a loan of \$107,000 and loan documents are prepared with your name as the lender and 1st mortgagee.

On the day before settlement, the legal firm contacts you to arrange the transfer of your loan funds to their trust account and the next day settlement occurs.

Immediately following settlement, you receive into your account the 1st months interest payment of \$800. Each and every month thereafter you receive into your account \$800 for 2 years.

- *At 9% pa return in the above typical scenario...is this return 3, 4 or 5 times higher than you'll get from any term deposit?*

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## Interested to know more?

There's no minimum or maximum \$\$\$ requirements for loans.

Did you earn \$250k in the past 2 years or...  
do you have \$2.5m in net assets?

Contact Robert Kirk - Director & Mortgage Manager

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# EquityLenders

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