

Private Loan secured by Reg'd 1st Mortgage(s)

EquityLenders

Effective as at: 9/02/2020

Loans from Australia's Leading Private Lenders - Brokerage Fee Applies

Interest Rate (Resi)	4.95% p.a (up-to 70% lvr) Lender 1 and from 6.95% p.a (from 60% to 70% lvr) Lender 2
Interest Rate (Comm'l)	from 15% p.a
Principal & Interest	Not offered
Interest Payments	Prepaid for any term then month-by-month or month-by-month from settlement
Loan Term	Companies, Businesses, Trusts & ABN Holders (non-coded) min 1 months up-to 2 years
Loan Term	Personal Names (coded and non-coded) up-to 62 days non-coded & up-to 1 year + rollover coded
Rollover Term(s)	Available subject to acceptable loan repayment history per request
Suitability	Purchase, Refinance*, Equity Release *must provide loan offer
Max LVR Resi Coded	Up-to 75% determined by using market value of property(s)
Max LVR Resi Non-coded	Up-to 80% determined by using market value of property(s)
Max LVR Commercial	Up-to 65% determined by using either forced-sale value or market value of property(s)
Max LVR Vacant Land	Up-to 65% determined by using either forced-sale value or market value of property(s)
Loan Amount	Code \$30k no limit (with financials) & min \$200k (without financials). Non-code \$30k no limit
Acceptable Borrowers - Business	Company, Corporate Trustee, Family Trust, Individual^ and ABN Holder* *ABN holders may require an event-based exit strategy i.e property sale. ABN Holders must be converting ABN to ACN. ^ Requires documentary evidence of funds use.
Acceptable Borrowers - Personal Names	Yes. Available for max 62 days without financials and up-to 12 months with financials. Both coded and non-coded available
End of Loan Repayment	Refinance with loan pre-approval, sale of property/stock, working capital, inheritance, outstanding work/invoices, commissions due etc
Loan Purpose(s) (Business)	Commencing a new business, business bond, business taxes, purchase or investment in business assets, business stock, business equipment, business invoices, purchase of shares, refinancing a margin loan, preparing a property for sale, property purchase, equity release
Loan Purpose (Coded)	Any worthwhile personal purpose
Eligible Security	Residential, Commercial, Industrial, Retail & Vacant Land
Rural Property & Land	On application
Eligible Locations	Australia-wide including Capital Cities, Major Coastal Areas and Major Regional Areas
Construction	Yes - Max 75% of GRV and Max 80% of TDC
Establishment Fee	From 1.1% of the loan amount (min \$2,950). (minimum fees apply from lender to lender)
Brokerage Fee	\$2,950 or 2.2% of the loan amount - whichever is the greater and included in the loan amount
Valuation Fee	From \$400 + GST
Legal Fee - scale applies	\$2,450 + Disbursements + instruction fee and included in the loan - \$2,450 may be payable upfront non-coded loans. \$1,000 for coded loans
Line Fee	From 0.10% pcm to 0.20% pcm depending on lender selected
Valuations	Equity Lenders to advise if full on-site inspection and valuation is required
Joint and Several Guarantees	All third-party security providers, all directors (particularly shareholder directors) of the borrowing entity, any corporate shareholder of the borrowing entity
Indicative Letter of Offer	Accepted and returned letters include charging clauses
Documentation	Completed Equity Lenders application pack + rates notices + ID's

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