

Equity Lenders Private Lender Panel Matrix

Lender Code	1st RM	2nd RM	Comm	Resi	Caveat	Amt Min	Amt Max	LVR 1st	LVR 2nd	LVR Caveat	Rate Range From	Rate Range To	Term Min	Term Max	Sydney Only	Capitals	Regionals	Construction	Development Land Sites	Mezz	
GB	✓	✗	✓	✓	✗	\$500k	\$1m	55%	0%	0%	7.50%	8%	6 m	24 m	✓	✗	✗	✗	✗	✗	
DG	✓	✗	✓	✗	✗	\$200k	\$600k	60%	0%	0%	0.00%	8.50%	None	None	✓	✗	✗	✗	✗	✗	
TL	✓	✗	✓	✗	✗	\$500k	\$1m	Varies	Varies	0%	Varies	Varies	None	None	✓	✗	✗	✗	✗	✗	
BSO	✓	✗	✓	✓	✗	\$500k	\$3m	60%	0%	0%	7%	7.50%	6	18	Sydney, Central Coast & Newcastle only			7.75% p.a & 60% LVR or 50% EV		✗	✗
BSH	✓	✓	✓	✓	✗	\$500k	\$2m	70%	70%	0%	0.0%	12.5%	12 m	18 m	✗	✓	✓	✗	✗	✗	
LC	✗	✓	✗	✓	✗	\$50k	\$600k	0%	65%	0%	16.50%	18%	None	None	✗	S/B/M	✗	✗	✓	✗	
GA	✓	✗	✗	✓	✗	\$200k	\$500K	Varies	Varies	0%	8%	9%	None	None	✗	SC/B	✗	✗	✗	✗	
GJ	✓	✗	✓	✗	✗	\$2m	\$7m	Varies	55%	0%	0.0%	11.5%	None	None	✓	✗	✗	✗	✗	✗	
GB	✓	✓	✗	✓	✗	\$100k	\$1m	Low	Low	Low	9%	15%	None	None	✗	M/S	Ballarat Bendigo	✗	✗	✗	
BX	✓	✓	✓	✓	✗	\$1m	\$10m	85%	80%	Varies	11% 1st RM	2nd RM 19.5%	None	None	✗	M/S	✗	✗	✓	✓	
AC	✓	✗	✓	✗	✗	\$1m	\$20m	Varies	0%	0%	10%	10%	None	None	✓	✗	✗	✗	✓	✗	
BC	✓	✗	✓	✗	✗	\$5m	\$15m	50%	50%	65% EV	11.5%	12.5% Const	None	None	✗	✓	✗	✓	✓	✗	
AQM	✓	✓	✓	✓	✓	\$250K	\$50m	75%	75%	75%	1% 1st RM	2nd RM 1.25%	None	24 m	✗	✓	✓	✓	✓	✓	
AR	✓	✓	✓	✓	✓	\$100k	\$3.5m	70%	70%	70%	14% 1st RM	20.2% 2nd RM	12 m	12 m	✗	✓	✓	✗	✗	✗	
GT	✓	✓	✗	✓	✗	\$100k	\$250k	Varies	Varies	0%	12%	20%	None	None	✗	✓	✓	✗	✗	✗	
MH	✓	✓	✓	✗	✗	\$80k	\$80k	Varies	Varies	0%	10%	12%	None	None	✓	✗	✗	✗	✗	✗	
SD	✓	✗	✓	✓	✗	\$4.7m	\$5m	Varies	0%	0%	0%	12%	6 m	12 m	✗	✓	✓	✗	✗	✗	
EB	✓	✗	✓	✓	✗	\$30k	\$1m	70%	0%	0%	9%	0%	6 m	24 m	✗	✓	✓	✗	✗	✗	
HZ	✓	✗	✓	✓	✗	\$1M	\$4m	70%	0%	0%	9%	10.50%	None	None	✗	M/S	✗	✗	✗	✗	
MF	✓	✓	✓	✓	✓	\$500k	\$20m	70%	70%	70%	9-14%	18-25%	3 m	None	✗	Metro S/M/B	✗	Sydney	Sydney	✗	
IKO	✓	✗	✓	✓	✗	\$300k	\$2m	Varies	0%	0%	8%	12%	3 m	24 m	✗	Metro PER	Regional WA	✗	✗	✗	
MD	✓	✓	✓	✓	✗	\$100k	\$300k	65%	0%	0%	0%	8%+	6 m	12 m	✗	✓	✓	✗	✗	✗	
AAL	✓	✓	✓	✓	✓	\$100k	\$1m	70%	40%	20%	10%	24%	3 m	12 m	✗	✓	✓	✗	✗	✗	
GEM	✓	✗	✓	✓	✗	\$1M	\$50M	65%	0%	0%	0%	16.50%	3 m	12 m	✗	✓	✓	✗	✓	✗	
ING	✓	✓	✓	✓	✓	\$2m	\$18m	66%	66%	0%	10%	12%	3 m	12 m	✗	✓	✓	✓	✓	✓	
KM	✓	✗	✓	✓	✗	\$200k	\$1M	60%	0%	0%	19%	21%	3 m	12 m	✗	✓	✓	✗	✗	✗	