

# 24 hour Loan Approvals

require these:

Company Name  
ID of Director(s)  
ID of Guarantor(s)  
Rates Notice(s)  
Contract of Sale

## Private Mortgages on Property available from Private Lending

Private Mortgage Provider

As at July 2022

**Private**Lending

Call 1300 859 075 | [loans@equitylenders.com.au](mailto:loans@equitylenders.com.au) | [equitylenders.com.au](http://equitylenders.com.au)



# Consistent Good Service!

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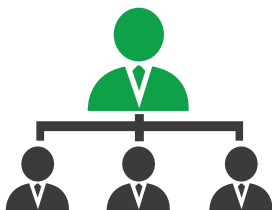
Here's how we achieved our 5 Stars and rating from valued clients across Australia. Time and time again we're rated **excellent!**



Decisions and approvals within 24 hours with settlements usually in 5 business days



Our very easy loan processes and minimal documentation requirements means business owners can get back to the business of making money!



Highly experienced Directors, Staff, Consultants and Contractors ensures all valued clients continue to benefit from collective skills and knowledge

# Our Loans

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Our loans are secured by registered 1st and 2nd mortgages including caveats



## What's in this Loan Brochure?

1. A snapshot of our loans
2. Loans secured by 1st mortgage
3. Loans secured by 2nd mortgage/caveat
4. Our lending policy
5. Frequently asked questions
6. Enquiry form for borrowers

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# Loans suitable for most situations

	1st reg'd Mortgage	2nd reg'd Mortgage
<b>Loan Size</b>	Min \$200k Max \$50m	Min \$200k Max \$5m
<b>Loan Term</b>	Min 2-mths Max 30-yrs	Min 1-mth Max 2-yrs
<b>LVR's %</b> (indicative)	Resi up-to 75 Com'l 65+ Land 65+	Resi 75 Com'l 65+ Land 65+
<b>Features</b>	<ul style="list-style-type: none"><li>▪ Processing and settlements in days</li><li>▪ Desktop valuations when available</li><li>▪ No fees for quotes &amp; offer letters</li><li>▪ Caveat settlements if &amp; as req'd</li></ul>	
<b>Rates</b>	fr 5.65% p.a	fr 11.95% p.a
<b>Estab Fee</b>	1.98-2% + GST	2% + GST
<b>Facilitation Fee</b>	2% + GST	2% + GST

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# Loans secured by 1st Mortgage

## Short and long term non-coded loans secured by registered 1st mortgage

Interest Rates % p.a	From <b>5.65</b>
Interest Type	Variable & Fixed interest only rate
Interest Payments	Monthly in advance, prepaid
Loan Term (Minimum)	2 months
Loan Terms	Up-to 30 years available
Redraw	Not available
Rollover Term(s)	Available (subject to repayment history)
Suitability	Purchase, Refinance, Equity Release
Max LVR Residential	Up-to 75% (max 70% for 30-year terms)
Max LVR Commercial	Around 65%+
Max LVR Vacant Land	Around 65%+
Min Loan Amount	\$200k (\$250k for 30-year loan terms)
Max Loan Amount:	Up-to \$50m per borrower
Acceptable Borrowers	Company, Corporate Trustee of F/Trust
Loan Purpose (Business)	Any worthwhile purpose
Loan Purpose (NCCP)	Not available
Eligible Security	Residential, Commercial & Vacant Land
Rural Property & Land	On application
Eligible Locations	Capitals* & Major Coasts + Regionals of Aust
Construction	Capitals & Major Coasts + Regionals of Aust
Security Assessment	Full, Desktop & BYO* (*considered)

## Fees (financed into the loan)

Lender Establishment	1.98-2% of the gross loan amount + GST
Facilitation	2% of the gross loan amount + GST
Commercial Line	0.1% (if applicable)
Lenders Mortgage Ins	(if applicable)
Legals	From \$2,200 + GST + Disb (est. \$800 + GST
Valuation(s)	At cost & payable upfront
Lender Application	From \$2,950 and payable to accept offer letter



# Loans secured by 2nd Mortgage

## Short and long term non-coded loans secured by registered 2nd mortgage

Interest Rate % p.a	From <b>11.95</b>
Interest Type	Fixed interest only rate for length of term
Interest Payments	Monthly in advance, prepaid
Loan Term (Minimum)	1 month
Loan Term (Maximum)	Up-to 24 months
Redraw	Not available
Rollover Term(s)	Available (subject to repayment history)
Suitability	Purchase, Refi, Equity Release & Const'n
Max LVR Residential	Up-to 75% (higher upon application)
Max LVR Commercial	Around 60%+
Max LVR Vacant Land	Around 65%+
Min Loan Amount	\$200k
Max Loan Amount:	Up-to \$5m per borrower
Acceptable Borrowers	Company, Corporate Trustee of F/Trust
Loan Purpose (Business)	Any worthwhile purpose
Loan Purpose (NCCP)	Not available
Eligible Security	Residential, Commercial & Vacant Land
Rural Property & Land	On application
Eligible Locations	Capitals & Major Coasts of Aust
Construction	Yes
Security Assessment	Full, Desktop & BYO* (*considered)

## Fees (financed into the loan)

Lender Establishment	2% of the gross loan amount + GST
Facilitation	2% of the gross loan amount + GST
Legals	From \$2,200 + GST + Disb (est. \$800 + GST)
Valuation(s)	At cost & payable upfront
Rollovers if offered	1% of the gross loan amount + GST

# Our Lending Policy

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Applications for loans secured by 1st and 2nd mortgages must clearly demonstrate a commercial financial benefit to property owners and the guarantors

Private Lending are non-code facilitators providing funds to Companies and Corporate Trustees of Family Trusts

Valuations are generally required on property offered as security. Private Lending will confirm if a valuation is required at time of application

Security property includes residential homes, investment property, commercial property, vacant land & development land

Acceptable exit strategies include the sale of property, refinance to another lender, inheritance with documentation and business cashflow

Loans from Private Lending are suitable for purchasing property, bridging property, refinancing of loans, releasing equity, constructing property and development of land

Acceptable locations include capital cities and the major coasts/regions of Brisbane, Sydney, Melbourne, Adelaide, ACT and Perth

Loan decisions, approvals and resulting offer letters are issued in-house by Private Lending management on behalf of their private funding lines

Repayments are by direct credit from the borrowers nominated account or can be prepaid for any term

Loan agreements are prepared in Sydney & Brisbane and sent to the borrowers nominated legal firm by email. An upfront deposit or full fee may be required prior to preparation depending on lender and circumstance

Rollovers are available on request for loan extensions. A fee applies

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# Frequently Asked Questions

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## **What is the process in getting a loan from Private Lending?**

After we indicatively approve the loan, valuation(s) if required is/are ordered, agreement is prepared and sent to your legal firm for signing and settlement

## **Who are the providers of the loans that are made available to borrowers?**

A number of funding lines from Australia and Asia have been arranged and are available upon request

## **What is Private Lending's role as a Mortgage Provider & Manager?**

After settlement of the loan, the Private Lending. Management includes administration of direct credits, arrears administration, loan variations, preparation and issuing of loan statements and the processing of discharges upon ending of the loan

## **Which legal firms prepare the loan agreement and attends to settlement and discharge?**

Legal firms are used in Brisbane and Sydney determined by the location of the property and the borrowers

## **What credit checks are undertaken if any?**

Private Lending is a subscriber to both Equifax and CreditorWatch. If required, both personal and company credit reports will be generated. However, we rely on the legal firm preparing the loan agreement to order only a Creditorwatch business report

## **What happens if there are credit issues evident on the credit reports?**

In general, both paid and unpaid defaults are ignored, paid judgments are ignored, paid court-writs are ignored and previous bankruptcy is ignored

## **Does Private Lending request a non-refundable up-front fee to assess or process a loan request?**

Unlike many other private lender's operating throughout Australia, Private Lending does not charge a fee. Only when the loan request has been approved and is subject to valuation, will a security assessment fee or application fee be payable. Then, when loan is unconditional and ready to proceed to loan agreement, a legal fee deposit may be required by the legal firm if loan is to purchase. The deposit remains in Trust and returned to the borrower at or after settlement of the loan

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# Enquiry Form for Borrowers

email to: [loans@equitylenders.com.au](mailto:loans@equitylenders.com.au) when completed

Borrower Name \_\_\_\_\_

Borrower Type: Company ☐ F/Trust ☐

Guarantor Name(s) \_\_\_\_\_

Guarantor Name(s) \_\_\_\_\_

Property Address 1 \_\_\_\_\_

Property Value 1 \$ \_\_\_\_\_ Loan Balance \$ \_\_\_\_\_

Property Address 2 \_\_\_\_\_

Property Value 2 \$ \_\_\_\_\_ Loan Balance \$ \_\_\_\_\_

Property Address 3 \_\_\_\_\_

Property Value 3 \$ \_\_\_\_\_ Loan Balance \$ \_\_\_\_\_

Ph: \_\_\_\_\_ Email: \_\_\_\_\_

Loan amount in the hand you are seeking \$ \_\_\_\_\_

Loan term you are seeking (max 3 years available) \_\_\_\_\_

What is the purpose of the loan? \_\_\_\_\_

\_\_\_\_\_

How are you paying the loan back? i.e Refinance, Property Sale etc

\_\_\_\_\_

When is the loan required i.e asap, 1-4 weeks? \_\_\_\_\_

What else do we need to know? \_\_\_\_\_

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