

Development/Subdivision - No Pre-Sales - Up to \$100mil

Availability	\checkmark	NSW	\checkmark	VIC	v	7	QLD	V	SA			NT	TAS
Who is it for?	(Non-Code) Business Loans Only – No Individual Investors												
Repayment Type	Capitalised interest												
Loan Term	12-24 months												
Loan Size	\$500,000 - \$100,000,000												
Details	LVR Max Loan Amount			Rates Special Notes									
	Up to 70% of GRV ex \$100mil gst				From 9.00%				Registered 1st Mortgage Lending Only Regional areas may be considered				
Exit Strategy	Exit strategy is required & acceptable strategies will vary depending on the size of the sub division, location of the land (feasibility of future sales), for larger sub-division 'some' pre-sales are advisable/required.												
Fees: All fees to establish loan and any ongoing fees	Establishment Fee				From 1.5%+ GST to 2.5% + gst								
	Commitment Fee				Upon Application								
	Legal Fees				Quoted Individually								
	Valuation				Quoted Individually								
Purpose	✓ Land Subdivision✓ Construction✓ Development												
Titles	Strata, Torrens Title & Community Title												
Zoning	✓ Residential			☑ Rural						V	Commercial		
Documentation Required	1 [1 Paramount Application				5	6 months existing loan statements (If Refinance)			nents	9	Developer CV	
	2 Rates Notice or COS				Feasibility R	asibility Report			10	Builder's CV			
	3 100 Point ID					7	DA/Permit A	mit Approval			11	Exit Strategy	
	4 Valuation & QS				8	Council Approved Plans			12	Proof of Income (case by case ba			
Credit History	Defaults considered on case by case basis												
Valuation Basis	Market value or purchase price, whichever is lesser value												
Commission (inc GST)	Upfro	ont from 0	.5% - 1%	No -Trail									
I acknowledge that I ha	ave read	d the abov	e product	sheet									
Name:	Name: Sign: Date:												

