

## PRIVATE LENDING GUIDELINES

### OVERVIEW

Purpose:	Any worthwhile business or investment purposes. A declaration to this effect may be required.
Facility amount:	Up to \$50 million in one facility. Additional funding assessed on a case by case basis. Refer to product term sheets available from FAQ on company website.
LVR / LCR:	70% Loan to Net Realisable Value Ratio (LVR) or 80% of Total Development Costs (LCR). Larger loans considered in conjunction with profit sharing or multi-rate facilities.
Loan term:	Maximum 24 months. May be extended on a case by case basis.
Lenders:	Family Offices and Rich List High Net Worth Individuals.

### FEATURES

Lending areas:	Capital cities and large regional centres within Australia.
Acceptable securities:	Registered first mortgage over the following property types: <ul style="list-style-type: none"><li>- Residential</li><li>- Commercial</li><li>- Industrial</li><li>- Residual development stock</li><li>- Englobo land</li></ul> <p>Personal and directors' guarantees and fixed and floating charges apply.</p>
Unacceptable securities:	<ul style="list-style-type: none"><li>- Restricted / specialised use.</li><li>- Flood prone areas.</li><li>- Securities affected by native title, heritage orders or restrictive covenants.</li><li>- Company share, company title, mining lease, Crown lease or leasehold security.</li></ul>
Interest payments:	Interest is charged monthly. Interest capitalisation is to remain within the LVR guidelines above. Six month minimum capitalised interest term applies.
Pre-Sale Commitments:	May apply or additional security required.
Serviceability:	At a minimum, borrower is to demonstrate an acceptable exit strategy within term. Alternatively, borrower is to demonstrate an ability to service end debt from the security property to loan term.

## SUPPORTING DOCUMENTATION:

You may need to supply:

- Copies of relevant contracts
- Six month statements for existing credit facilities
- Copy of approved plans and DA
- Construction costings prepared by Quantity Surveyor
- Builders quote and bill of quantities
- Cash flow forecasts
- Project feasibility study including rental yields and overall marketability
- Marketing plan
- Valuations if available
- Statement of Assets and Liabilities of borrowers

## FEES AND CHARGES:

Lender:	0% (Nil)
Borrower:	
Establishment Fee:	1% of approved facility limit will be payable at settlement .5% of the balance of money owing will be payable upon renewal
Platform Licence:	1% of approved facility limit will be payable at settlement .5% of the balance of money owing will be payable annually
Legal Fees:	All loan and security documents will be prepared by solicitors appointed by the lender. Funds for estimated legal costs are payable by the borrower on acceptance of the letter of offer. Additional fees may apply to company and trust borrowers. Costs for searches, settlement fees, lodgement fees, registration fees, stamp duties and any additional work are payable by the borrower.
Other Costs:	All other costs associated with origination and administration of the facility (e.g. Valuation, Quantity Surveyor or Legal fees) are payable by the borrower.
Commission:	Accredited introducers may increase the published establishment fee by up to .5% to receive commission (dial-up disclosed commission)

## INTEREST RATES

Development:	from 6.5% p.a. LVR<50%; +1.5% p.a. LVR 50% - 60%; +2.5% p.a. LVR 60% - 70%
Stretch:	from 15% p.a. on funds above 70%
Residual Stock:	from 6.5% p.a.
Profit Sharing:	from 5.5% p.a. and 50% of profit
Land LOC:	from 9% p.a.
Default Rate:	4% above the lower interest rate of the facility

## CONTACT DETAILS

Email:	<a href="mailto:info@integratedcapital.com.au">info@integratedcapital.com.au</a>
Phone:	07 3193 9291