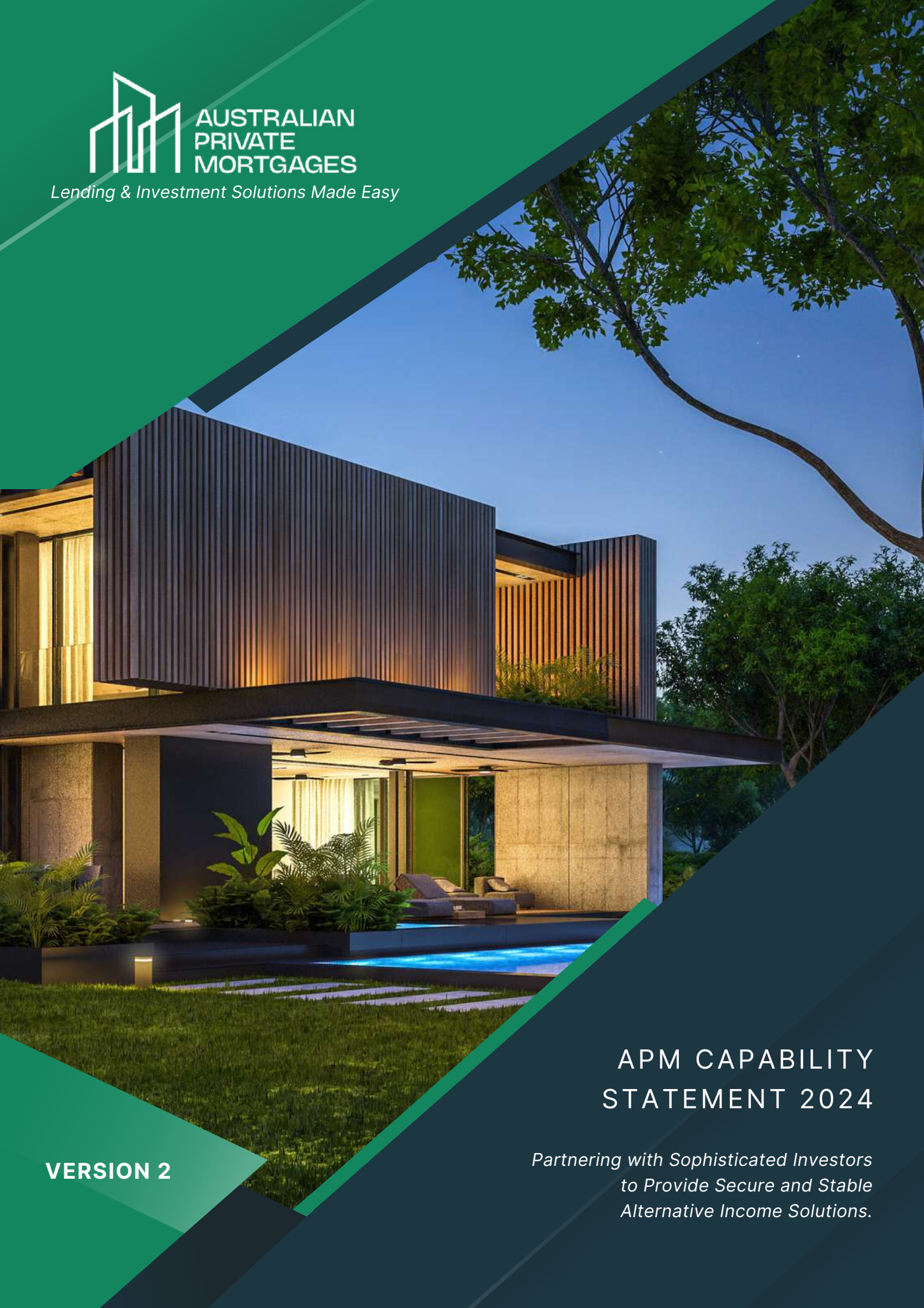




AUSTRALIAN  
PRIVATE  
MORTGAGES

*Lending & Investment Solutions Made Easy*



**VERSION 2**

## APM CAPABILITY STATEMENT 2024

*Partnering with Sophisticated Investors  
to Provide Secure and Stable  
Alternative Income Solutions.*

# About Us

Australian Private Mortgages (APM) is a privately-owned company that offers a wide range of Alternative Income solutions for Sophisticated Investors backed by High Quality First Mortgage loans.

As an Australian boutique investment manager, we focus on offering Commercial Real Estate Debt (CRED) opportunities that are tailored to providing consistent income, resulting in highly attractive returns for our investors.

Our team has vast experience in investment, lending and credit management, and we are committed to providing flexible First Mortgage options for legitimate business and investment opportunities.

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## Investment Fundamentals

Our Investment objective is to offer Alternative income solutions via the CRED sector focusing on:

- First Mortgage Real Estate Debt opportunities capped at 70% loan to value ratio.
- Robust credit assessment Incorporating our team's extensive experience in credit, property, and Investment management.
- Leveraging on our strong Lending and Investor relationships
- Collaborating with our external partners to manage and mitigate transaction risk.
- Offering flexible tailored Investment solutions as an Alternative to traditional Fixed Interest investing.



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*"Our primary goal is to provide our investors with reliable and consistent alternative income options through opportunities in Commercial Real Estate Debt (CRED)."*

Anthony D'Alessandro -  
APM Founder & CEO





# APM's Mission

Australian Private Mortgages specialises in secure and dependable CRED investment solutions, utilising First Mortgage loans to transform our partners' visions into reality.

## Investing

Mortgages funded via the Zagga Investment Trust (AFSL) managed by Australian Private Mortgages, providing the opportunity to invest into fractionalised Commercial Real Estate Debt (CRED) opportunities.

## Strong Returns

Investors can expect consistent, solid, and secure alternative income solutions from us. Our 3-year average APM CRED performance, stands at 8.65% per annum, ensuring strong returns for our valued investors. (12 Months Return - 9.15% per annum)



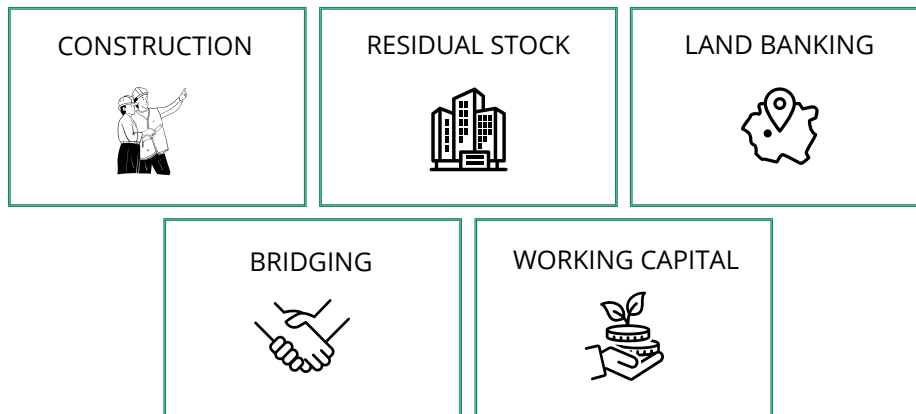
## Lending

Offer Alternative funding solutions via 1st Mortgages, generally up to 70% LVR.

## Facilitating

Collaborate with Borrowers to achieve funding solutions that focus on Wealth Creation outcomes.

# What we invest in



# How we invest

Your investments are backed by quality property assets recently appraised and secured by a First Ranking Mortgage.



**\$2M to \$20M per transaction**



**12-to-18-month loan term**

# Why Partner with APM?

Empowering Sophisticated Investors to access higher income yield investments than those typically found in traditional fixed interest options.



**OPPORTUNITY**

We provide competitive and well-funded First Mortgage Alternatives that cater to borrowers' short-term funding needs.



**PARTNERSHIP**

Creating Stable Alternative Investment Options with Lower Risk through High-Quality Loans.



**SECURE**

Addressing the Void in First Mortgage Lending Overlooked by Banks and Secondary Funders.



**CONNECTION**



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*"I have been an investor client of APM's since their inception in 2018. Prior to 2018 I had utilised others to help me invest in the 1st Mortgage space.*

*What drew me to APM was that their primary focus was on me. They understood my main priority was capital preservation and they have been able to deliver that on all my investments to date whilst still providing attractive income returns.*

*APM engage an external Project Manager to oversee the projects I have invested in and all this is communicated to me in a quarterly report. I had never experienced that with other providers.*

*Now 5 years on, 1st Mortgage investments have grown to be a bigger part of my investment portfolio and that is due to the confidence in the team at APM."*

Danny D'Astolto –  
Retiree/CPA

*"The diversification of APM styled 1st Mortgage investments has provided strong yields for my overall investment portfolio in this current interest rate environment."*

Maurice Dean –  
Former CEO ASX listed company

# Funding Opportunities with APM's First Mortgages



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Since its inception, APM has provided over \$302M in transaction settlements through First Mortgages.

These funds have been invested in a range of high-quality loans, including Residential and Commercial Developments, Land Subdivisions, Unit Developments, and Land Banking Transactions.

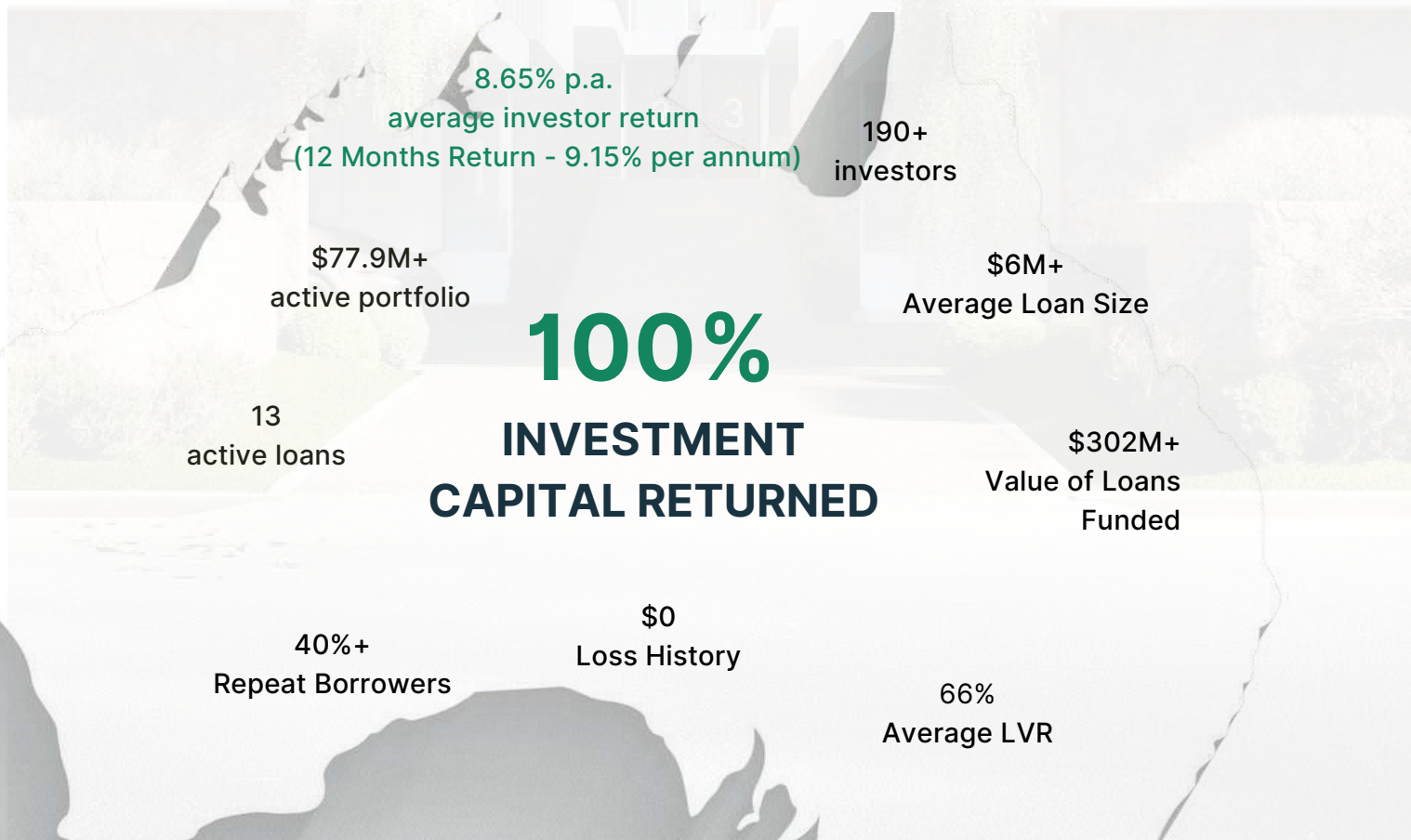
To maintain the success of this funding model, APM conducts thorough due diligence on all credit aspects. This includes evaluating the sponsor's capacity to support and exit borrowing arrangements, as well as property security fundamentals.

Our emphasis on these rigorous attributes has contributed to APM's record of generating stable and secure returns for investors without incurring any capital losses.

*"APM has provided a robust alternative investment solution to Fixed Interest investing in this low-interest rate environment. The investment process has been reliable, and the communication provided by the APM's team has been first class".*

Rosemary Nixon –  
Associate Professor,  
Dermatologist

## APM Stats and Facts



# Investment Structure

We currently operate Direct investment via Zagga Investments Lending Trust.



ZI is the investment manager and AFSL holder and Trustee of the Zagga Investments Lending Trust (ZILT) which houses all the loans and related security in separate sub-trust under Zagga Investments Lending Trust.

AUSTRALIAN PRIVATE MORTGAGES PTY LTD ACN 157 984 819, trustee of APM Unit Trust ABN 93 456 240 422, is an Authorised Corporate Credit Representative of ZAGGA MARKET PTY LTD (Australian Credit Licence 490904) ACN 615 192 928. ZAGGA MARKET PTY LTD acts as Servicer of loans acting on behalf of credit provider, Zagga Investments Pty Limited (AFSL 492354) ACN [615 154 786](#), the trustee of the Zagga Investments Lending Trust.

Australian Private Mortgages Investments Pty Ltd ACN 670 308 788 (APMI) is the manager of this investment under an Investment Management Agreement entered into between APMI and Australian Private Mortgages Pty Ltd ACN 157 984 819 as trustee of APM Unit Trust ABN 93 456 240 422 (APM). Zagga Market Pty Ltd (Australian Credit Licence 490904) ACN 611 662 401 acts as the Servicer of loans acting on behalf of the credit provider, Zagga Investments Pty Limited (AFSL 492354) ACN [615 154 786](#), the trustee of the Zagga Investments Lending Trust. APM is an authorised representative of Zagga Market Pty Ltd.

## Our Investment Pathway

We currently operate via: [Direct investment on the Zagga/APM platform for sophisticated investors.](#)



Our unique investment platform has been developed to provide investors with access to available opportunities. Commitments can be made through this proprietary-built system.



Investors are required to commit a minimum of \$100,000 per opportunity, per entity. This amount provides a fractional interest to the investor in the underlying security.



# APM Team



**Anthony D'Alessandro**

*CEO & FOUNDER*

Anthony has over 35 years of experience in the financial services industry, working formally as a Mortgage Broker since 1991 and a Financial Adviser since 1995. He has been instrumental in funding more than \$1.5 billion of Mortgage Lending and currently manages a client base of around 200 High Net Worth families managing funds under advice exceeding \$350M. An SMSF specialist advisor with strong business management and operations capabilities.



**Lino Pelaccia**

*Executive Director & Business Development*

With more than 30 years of experience in the mortgage broking industry, Lino has worked with major and non-major lenders and held critical leadership positions throughout his career, including in business development. He provides business partners with profitable mortgage opportunities that drive business growth and yield high performance.



**Christopher Désiré**

*Investor Liaison. Associate Advisor SMSF Authorised Representative of ASVW Financial Services Pty Ltd*

Chris brings with him a wealth of experience in portfolio management, investor relations, and capital markets. Armed with a Bachelor's degree in economics & finance and CFP Certification, Chris is responsible for Investor relations and providing technical support for our treasuries funding requirements.



**Ross Palmington**

*Mortgage Administration Manager*

With 46 years of experience in the financial services and mortgage industry, Ross specialises in Fund Operations, Mortgage Administration, and Office Management. He is primarily in charge of APM's borrower funding deployment.



**Selena Khoo**

*CFP® - Head of Investor Relations*

Selena is onboarding new investors, conducting pre-credit reviews of borrower information, managing lodging and settlement of mortgages, and overseeing the client investor portal processing of Zagga/APM. She spearheads investor engagement, providing updates on loan investments, onboarding investors on the Zagga portal and handling administration tasks on the APM platform.



**Natalia D'Alessandro**

*Head of Marketing*

Natalia brings over 15 years of experience in Marketing, Communications, and Business Development to her role at APM. Her focus is on boosting brand recognition across multiple platforms, enhancing customer experience and elevating the company's reputation.



**Michael Savoia**

*Project Manager at Mavenstone & APM External Consultant*

Experienced Director in Project Management with a track record of success in the construction industry, specialising in residential, commercial, and industrial spaces. Graduated from the Master Builders Association of Victoria with a strong desire to achieve more. Michael and his team oversee project development on all APM construction transactions.

# Our Values

## Collaboration

We promote collaboration and focus on building strong relationships with borrowers and investors. We prioritise risk management, and our team is highly knowledgeable in Lending, Credit, and Investment Management. All loans are assessed by our Credit Committee with over 80 years of credit/lending expertise.

## Care

At APM, trust is built through transparency and honesty – principles that are integral to our approach. We provide consistent alternative investment solutions that are tailored to meet your specific needs. With our extensive experience in investment management, lending, and credit, we are well-equipped to facilitate secure CRED opportunities that align with your investment objectives.

## Trust

At APM, we prioritise the financial Well-being of Our Sophisticated Investors. Our team of investment professionals is dedicated to providing expert guidance throughout the lending and credit management process for all high-quality loans. Our efforts result in impressive average returns of over 8% p.a. over the past five years. We work diligently to ensure that our clients' investments are stable, secure, and consistent.



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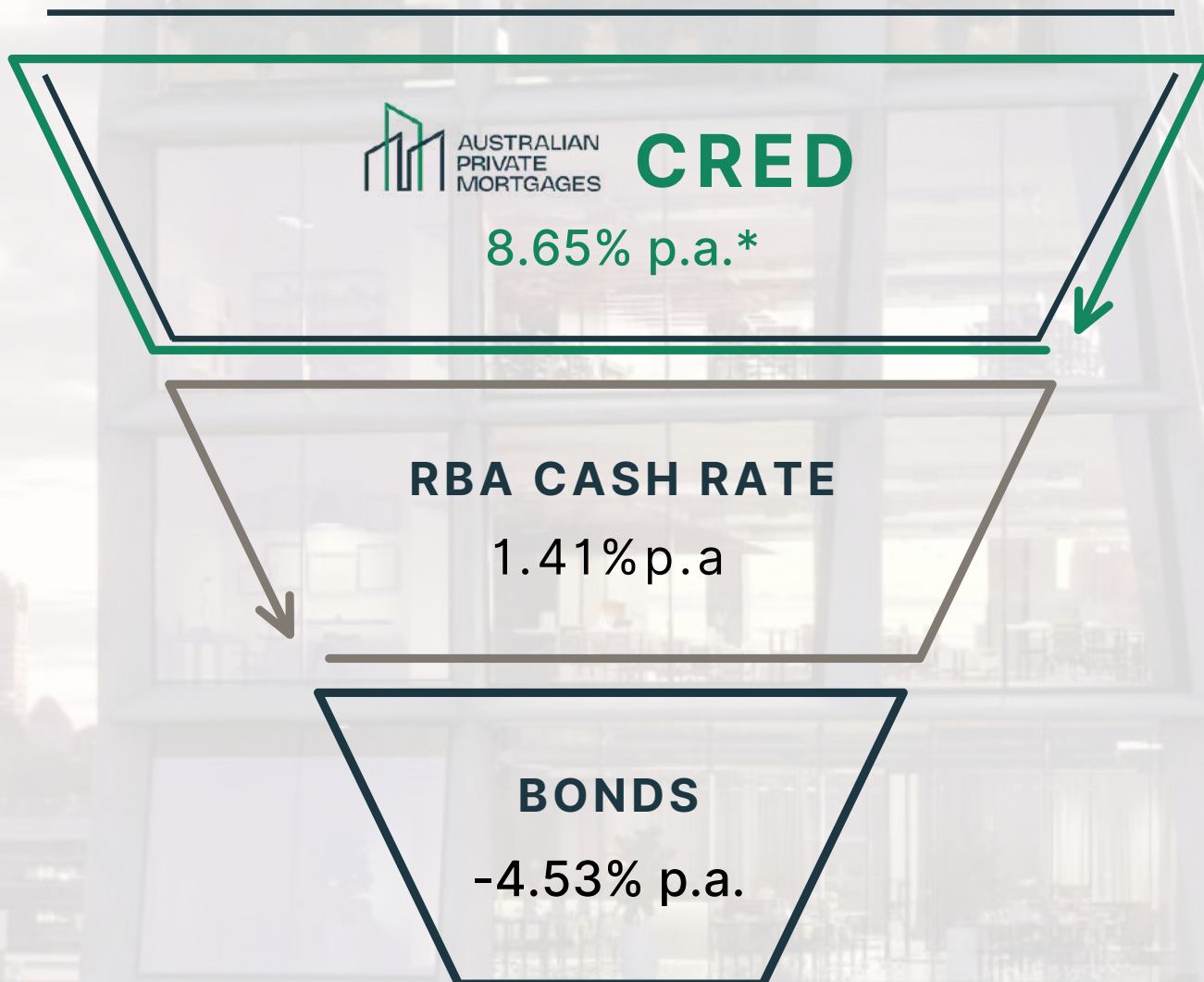
*"Anthony's, Fund management skills have redirected our Fixed Interest focus to align with Alternative CRED opportunities over the last 5 years. This has resulted in strong improvement in our Income returns for our investment entities. The performance has far outperformed Bonds and cash-based investments. The company's ongoing communication on all investments and boutique approach to managing cash alternatives has delivered solid returns".*

Andrew Dix –  
Audit/Consultant





# Investment Return: Comparison



*\*Delivering Top Quartile Returns via an Alternative Income Solutions.  
(Average 3 years ending 31st December 2023)*

DISCLAIMER: Past performance is no guarantee of future results. Past performance is not a reliable indicator of future performance and investments are subject to investment risk, fees and costs.

# Funding Showcase

FUNDING DATE NOVEMBER 2023

## CREMORNE (VIC)

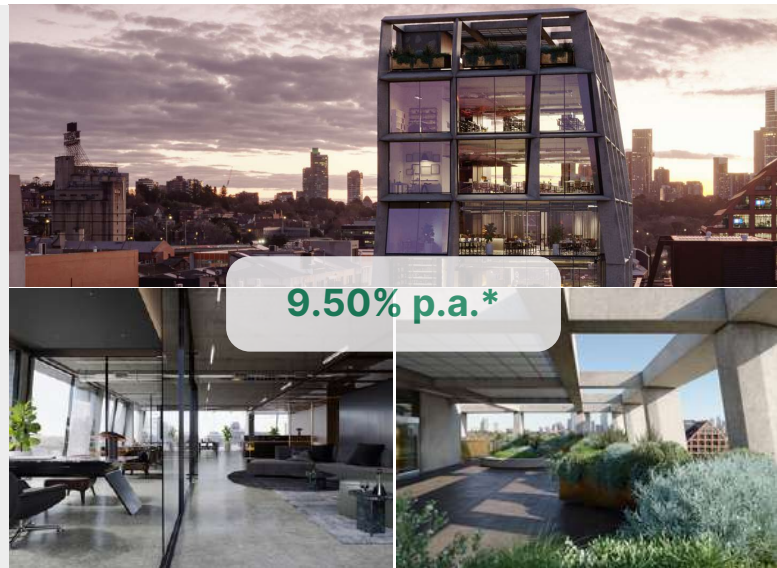
70-72 CUBITT STREET

LVR: 65%

Total Lend: \$13.5M (Construction)

Loan term: 12 months

Loan purpose: Construction Drawdown of 7 Storey office complex/ Repeat APM borrower



9.50% p.a.\*

COMPLETED/SETTLED JANUARY 2024

## LANGWARRIN (VIC)

45 STAWELL STREET

LVR: 67%

Total Lend: \$5.025M

Loan term: 15 months

Loan purpose | Construction of 13 Townhouses  
12 Presales totalling \$6.011M



9.25% p.a.



9.10% p.a.\*

COMPLETED/SETTLED NOVEMBER 2023

## COBURG NORTH (VIC)

6 NORRIS STREET

LVR: 65%

Total Lend: \$5.200M

Loan Term: 12 months

Loan Purpose: Construction of factories

Interest to be paid in advance to investors

3 pre-sales representing 40% of peak debts



# Funding Showcase



8.50% p.a.

COMPLETED/SETTLED JULY 2023  
EPPING (VIC)  
8 NORTHPOINT DRIVE

LVR: 65%  
Total Lend: \$7.259M  
Loan term: 12 months  
Loan purpose | Construction of Warehouse  
Development completed in 12 Months

COMPLETED/SETTLED MARCH 2023  
BELMONT (VIC)  
367 HIGH STREET

LVR: 68%  
Total Lend: \$5.25M  
Loan Term: 14 months  
Loan Purpose: Development of 19 high-end  
apartments (Freedom Apartments)



8.00% p.a.

COMPLETED/SETTLED OCTOBER 2021  
CREMORNE (VIC)  
84 CUBITT STREET

LVR: 44.50%  
Total Lend: \$4.450M  
Loan Term: 12 months  
Loan Purpose: Construction of an office complex  
Residual Debt refinanced to a Bank Lender



8.00% p.a.





## Motor Racing Sponsorship - Ryan Wood

**(Dunlop Super2 championship)**

*"With the amazing support and guidance provided by team APM, they have been instrumental in helping me through my early journey of competitive motor sport."*

Ryan Wood –  
Walkinshaw Andretti United

2024 V8 SUPERCAR DRIVER  
WALKINSHAW ANDRETTI UNITED



*Supporting  
hard work,  
dreams and  
persistence*



*Lending & Investment Solutions Made Easy*





## Contact Us

Our team is always available to assist you.



anthonyd@ausprivate.com.au  
linop@ausprivate.com.au



03 96955695



101 Victoria Ave, Albert Park  
VIC 3206



@australianprivatemortgages

## Strategic Collaboration

APM see every lending transaction as a strategic collaboration, and we treat our borrowers and introducers as true partners. Over the years, we have formed successful collaborations with a variety of noteworthy companies.

Zagga

danahermoulton

gadens

WBP  
GROUP

Mavenstone.


*"Mavestone's team is responsible for overseeing project development in all APM construction deals. Our partnership has a well-established record of achievement in the construction sector, particularly in the residential, commercial and industrial spaces. We strive to achieve even more in the future."*

Michael Savoia –  
Project Manager at  
Mavenstone & APM External  
Consultant



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*“Collaborating to deliver  
dependable CRED income  
opportunities.”*

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