



AUSTRALIAN  
PRIVATE  
MORTGAGES

*Lending & Investment Solutions Made Easy*



COMMERCIAL REAL  
ESTATE DEBT (CRED)  
-INVESTMENTS  
NOVEMBER 2023



# COMMERCIAL REAL ESTATE DEBT (CRED)-INVESTMENTS



## INVESTMENTS 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.

## AUSTRALIAN PRIVATE MORTGAGES

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.





# SNAPSHOT OF CURRENT AND COMPLETED INVESTMENTS

Active Loans	Active Loans Book Value	Average Loan Size	Average Investor Return	Total Settlement
18	\$88M+	\$4.8M+	8.75% p.a.	\$293M+

## UPCOMING INVESTMENTS OPPORTUNITIES



### ROCKBANK (VIC)

\$7.022M  
LVR <65%



### OCEAN GROVE (VIC)

\$8.765M  
LVR: 65%



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CURRENT INVESTMENTS

CURRENT INVESTMENTS



COMMENCEMENT DATE SEPTEMBER 2022

**MELTON (VIC)**

512-514 HIGH STREET

LVR: 69% (As If Complete)

Total Loan: \$6,855,400

Loan Purpose: Construction of a Child Care Centre

COMMENCEMENT DATE OCTOBER 2022

**NORLANE (VIC)**

3 CARNATION COURT

LVR: 72%

Total Loan: \$ 1,614,000

Loan Purpose: Construction of 5 townhouses for retention purposes

Sponsor: Development group with strong net worth - Investor Interest Paid In Advance for 12 months



COMMENCEMENT DATE OCTOBER 2022

**COBURG NORTH (VIC)**

6 NORRIS STREET

LVR: 65%

Total Loan: \$5.200M

Loan Purpose: Construction of factories  
Interest to be paid in advance to investors  
6 pre-sales representing 40% of peak debt



CURRENT INVESTMENTS



COMMENCEMENT DATE FEBRUARY 2023  
**NOOSA HEADS (QLD)**  
24/12 - 14 SERENITY

LVR: 65%  
Total Loan: \$2.145M  
Loan term: 12 months  
Loan purpose | Refinance | Strong Repeat borrowers

COMMENCEMENT DATE MAY 2023  
**MELTON (VIC)**  
11 RAYMOND STREET

LVR: 65%  
Total Loan: \$1.386M  
Loan term: 10 months  
Loan purpose | Equity Release for Commercial  
Development purposes



COMMENCEMENT DATE JUNE 2023  
**ELTHAM (VIC)**  
25-31 BRISBANE STREET

LVR: 65%  
Total Loan: \$7.565M  
Loan term: 12 months  
Loan purpose | Purchase of 25 and 31 Brisbane Street,  
ELTHAM VIC 3095







COMMENCEMENT DATE JUNE 2023  
**WILLIAMSTOWN (VIC)**  
4-6 WELLINGTON PARADE

LVR: 68%  
Total Loan: \$5.145M  
Loan term: 6 months  
Loan purpose | Refinance and Equity Release against a modern four-storey mixed use building and provides 12 individual tenancies: two ground level retail units and 10 residential units across the first, second and third floors.

COMMENCEMENT DATE AUGUST 2023  
**WILLIAMSTOWN (VIC)**  
25 LAUNCESTON

LVR: 69%  
Total Loan: \$2.080M  
Loan term: 12 months  
Loan purpose | The construction of a Two-level Office/Warehouse



COMMENCEMENT DATE AUGUST 2023  
**OCEAN GROVE (VIC)**  
11 WILTONS ROAD

LVR: 65%  
Total Loan: \$5.494M  
Loan Term: 12 months and 18 days  
Loan purpose | Progressively drawn construction facility to assist with the development of a 9 Lot Land Subdivision of 11 Wiltons Road, OCEAN GROVE VIC 3226



FUNDING DATE SEPTEMBER 2023  
**CAMPBELLFIELD (VIC)**  
7 TRANSIT DRIVE

LVR: 68%  
Total Loan: \$5.968M  
Loan term: 12 months  
Loan purpose | Construction of large warehouses



ANTICIPATED TO COMPLETE NOVEMBER 2023  
**LANGWARRIN (VIC)**  
45 STAWELL STREET

LVR: 67%  
Total Loan: \$4.900M  
Loan term: 15 months  
Loan purpose | A progressive-drawn development facility to assist with the development of 13 townhouses.

ANTICIPATED TO COMPLETE DECEMBER 2023  
**RESERVOIR (VIC)**  
10 THACKERAY ROAD

LVR: 70%  
Total Loan: \$4.145M  
Loan term: 15 months  
Loan purpose | Construction of 9 Townhouses  
4 Presales totalling \$2.458M











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

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

COMPLETED/SETTLED JANUARY 2022  
**EPPING (VIC)**  
LOT 761 JERSEY DRIVE

LVR: 65%  
Total Loan: \$3.500M  
Loan term: 12 months  
Loan purpose | Construction of a commercial warehouse  
Development completed in 12 Months  
Property leased for \$295,000 p.a.  
Residual Debt refinanced to a Bank Lender



COMPLETED/SETTLED FEBRUARY 2023  
**PRESTON (VIC)**  
554 MURRAY ROAD

LVR: 70%  
Total Loan: \$1.402M  
Loan Term: 12 months  
Loan Purpose: Purchase of land and  
development of 4 townhouses  
Refinance to a mainstream banker

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

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



COMPLETED/SETTLED JUNE 2023  
**BROADFORD (VIC)**  
26-28 BURGESS LANE

LVR: 37%  
Total Loan: \$3.325M  
Loan Term: 9 months  
Loan Purpose: Land subdivision  
77% of Peak debt land resales to date



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

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







FUNDING DATE NOVEMBER 2023  
**ROCKBANK (VIC)**

LVR: 65% (Inclusive of Interest and Cost)  
Total Loan: \$7.020  
Total Loan Term: 12 Months  
Estimated Total Security Value: \$10,772,000  
Purpose | Land Subdivision Stages 4-5 weeks  
strong presale.

FUNDING DATE NOVEMBER 2023  
**OCEAN GROVE (VIC)**  
67 DARE STREET

LVR: 65%  
Total Loan: \$8.795M  
Loan term: 18 months  
Loan purpose | Construction of 4 Luxurious  
Townhouses



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