

JUNE 2023

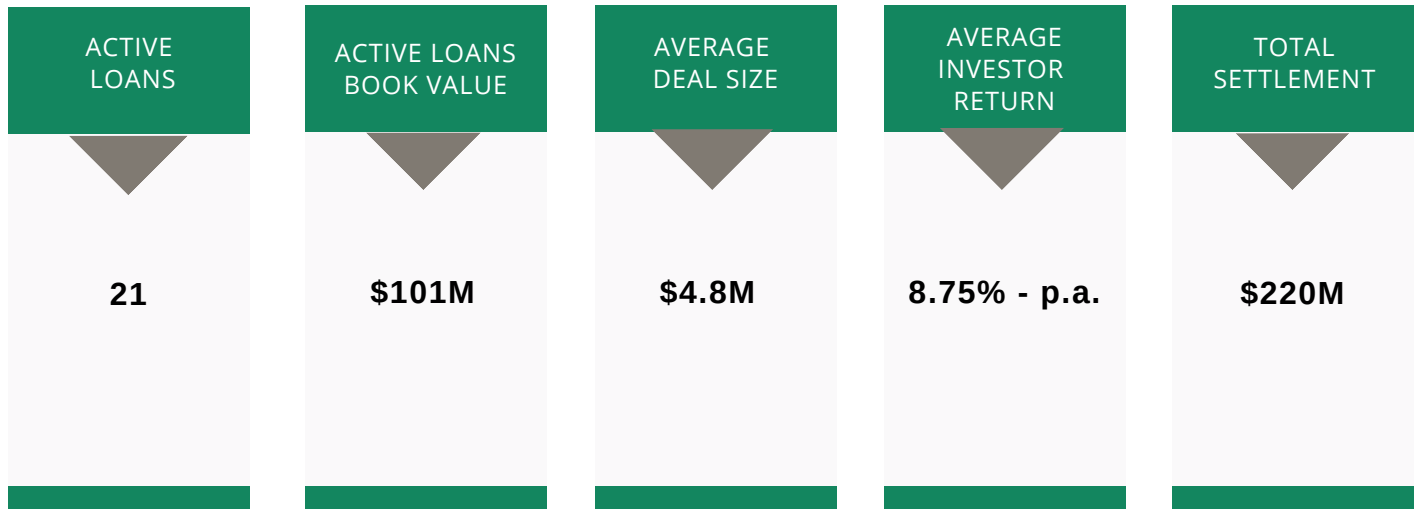


Lending & Investment Solutions Made Easy

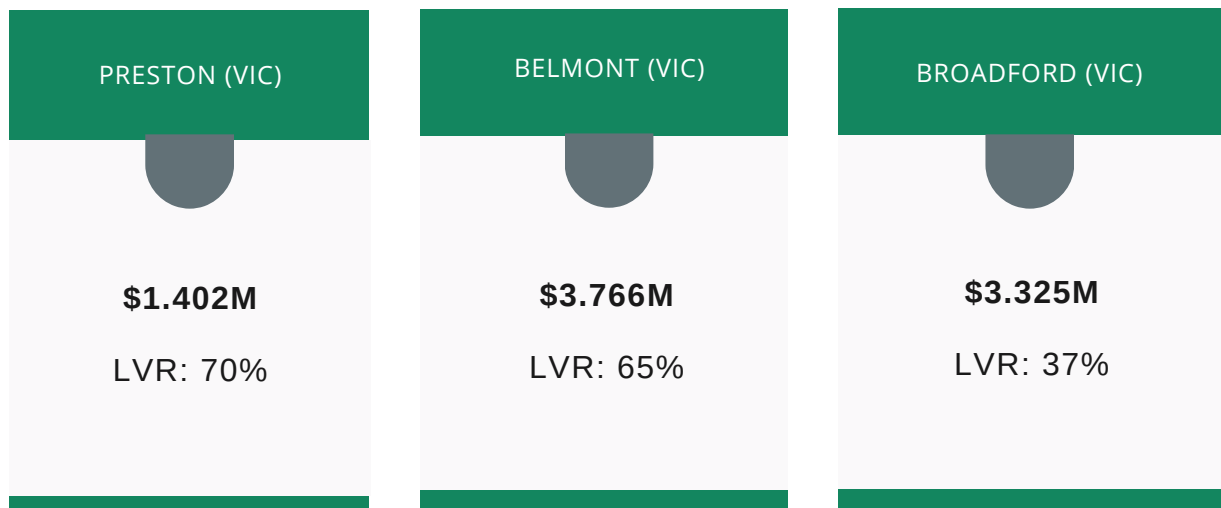
Investor Mortgage Loans



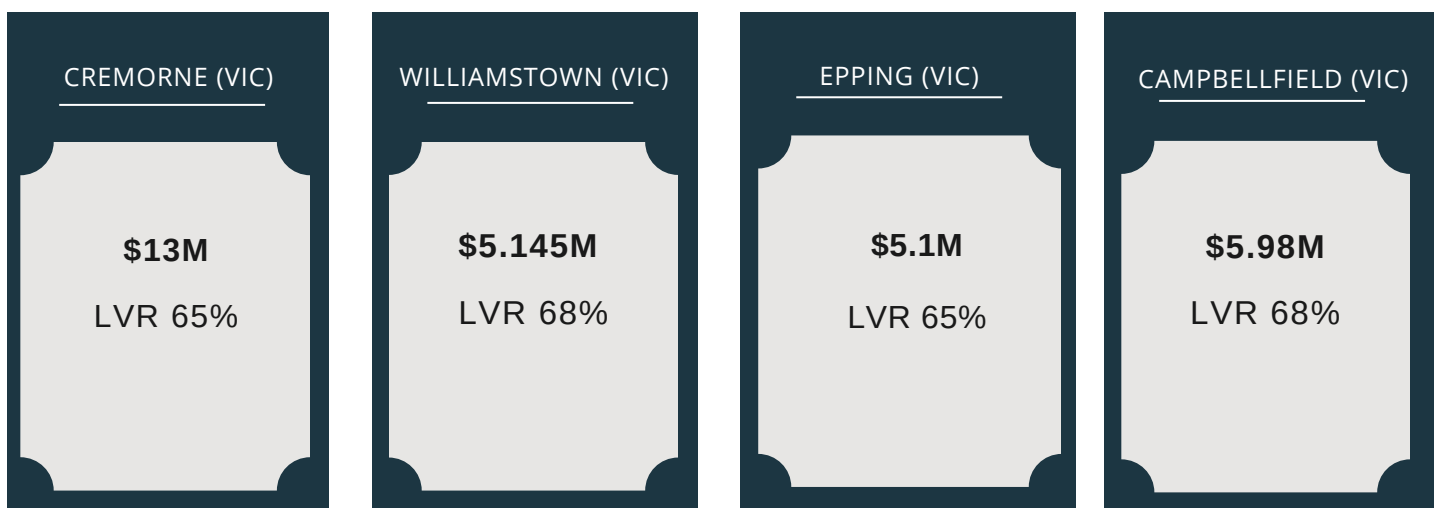
SNAPSHOT OF CURRENT AND COMPLETED INVESTMENTS



RECENTLY MATURED INVESTMENTS



UPCOMING INVESTMENTS OPPORTUNITIES



ABOUT AUSTRALIAN PRIVATE MORTGAGES

Australian Private Mortgage has been working with brokers and borrowers since 2018.

We are a privately owned and operated company offering a unique range of First Mortgage lending solutions. Our service provides borrowers with a funding alternative to mainstream banks and second-tier lending institutions.

Our mission is to provide concise and independent advice to borrowing clients seeking prompt and convenient service.

SPONSOR / GUARANTOR

Since its inception, APM has funded over \$220M in development funding – APM has provided diversified funding via residential/commercial developments, land subdivisions, unit developments, and land banking transactions.

Critical aspects of the APM funding model include a strong focus on the deal due diligence for all aspects of credit across both the sponsor's ability to support and exit their borrowing arrangements with APM and property security fundamentals – these robust attributes have been evident as APM has to date incurred no loss across any transactions.

INVESTMENTS FUNDAMENTALS

- Robust borrower credit assessment via Investment Committee review
- Experienced Lending and Investor Relations
- Exceptional portfolio performance for all settled transactions to date
- Solid transaction management incorporating external consultancy – including tier-one Valuers and Quantity Surveyors on dealings
- Average LVR - 66% - Across the loan book





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CURRENT INVESTMENTS



CURRENT INVESTMENTS

COMMENCEMENT DATE MAY 2022

EPPING (VIC)

8 NORTHPOINT DRIVE



AT A GLANCE

LVR: 65%

TOTAL LEND: \$7.25M

Loan term | 12 months

Loan purpose | Construction of Warehouse

Development completed in 12 Months

Interest in advance

8.00% p.a.

CURRENT INVESTMENTS

COMMENCEMENT DATE SEPTEMBER 2022

MELTON (VIC)

512-514 HIGH STREET



AT A GLANCE

LVR: 69% (As If Complete)

Total Lend: \$6,855,400

Loan Term: 12 months

Loan Purpose: Construction of a Child Care Centre
Interest to be paid in advance to investors

8.00% p.a.

CURRENT INVESTMENTS

COMMENCEMENT DATE OCTOBER 2022

NORLANE (VIC)

3 CARNATION COURT



AT A GLANCE

LVR: 70%

Total Lend: \$ 1,570,000

Loan Term: 12 months

Loan Purpose: Construction of 5 townhouses for retention purposes

Sponsor: Development group with strong net worth -

Interest prepaid 12 months in advance to investors

8.00% p.a.

CURRENT INVESTMENTS

COMMENCEMENT DATE OCTOBER 2022

COBURG (VIC)

6 NORRIS STREET



AT A GLANCE

LVR: 64%

Total Lend: \$5.200M

Loan Term: 6 months

Loan Purpose: Construction of factories

Sponsor: Accountant

Interest to be paid in advance to investors
3 pre-sales representing 40% of peak debt

8.00% p.a.

CURRENT INVESTMENTS

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



AT A GLANCE

LVR: 65%

TOTAL LEND: \$2.145M

Loan term | 12 months

Loan purpose | Refinance / Strong Repeat borrowers

8.00% p.a.

CURRENT INVESTMENTS

COMMENCEMENT DATE MAY 2023

MELTON (VIC)

13 RAYMOND STREET



AT A GLANCE

LVR: 65%

TOTAL LEND: \$1.368M

Loan term | 10 months

Loan purpose | Equity Release for Commercial
Development purposes

8.25%

 p.a.

CURRENT INVESTMENTS

ANTICIPATED/COMPLETED JUNE 2023

RESERVOIR (VIC)

10 THACKERAY ROAD



AT A GLANCE

LVR: 70%

TOTAL LEND: \$3.900M

Loan term | 15 months

Loan purpose | Construction of 9 Townhouses

4 Presales totaling \$2.458M

8.75% p.a.

CURRENT INVESTMENTS

COMMENCEMENT DATE JUNE 2023

ELTHAM (VIC)

25-31 BRISBANE STREET



AT A GLANCE

LVR: 65%

TOTAL LEND: \$7.565M

Loan term | 12 months

Loan purpose | Purchase of 25 and 31 Brisbane Street, ELTHAM VIC 3095

8.55% p.a.

CURRENT INVESTMENTS

ANTICIPATED/COMPLETED JULY 2023

LANGWARRIN (VIC)

45 STAWELL STREET



AT A GLANCE

LVR: 67%

TOTAL LEND: \$4.715M

Loan term | 15 months

Loan purpose | Construction of 13 Townhouses

12 Presales totaling \$6.011M

8.50% p.a.



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RECENTLY MATURATED INVESTMENTS



RECENTLY MATURED INVESTMENTS

COMPLETED/SETTLED FEBRUARY 2023

PRESTON (VIC)
554 MURRAY ROAD



AT A GLANCE

LVR: 70%

TOTAL LEND: \$1.402M

Loan term | 12 months

Loan purpose | Purchase of land and development of 4 townhouses

Refinance to a mainstream banker

8.00% p.a.

RECENTLY MATURED INVESTMENTS

ANTICIPATED/COMPLETED DATE MARCH 2023

BELMONT (VIC)

367 - HIGH STREET



AT A GLANCE

LVR: 68%

TOTAL LEND: \$5.25M

Loan term | 14 months

Loan purpose | Development of 19 high-end apartments (Freedom Apartments)

8.50% p.a.

RECENTLY MATURED INVESTMENTS

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



AT A GLANCE

LVR: 37%

TOTAL LEND: \$3.325M

Loan term | 9 months

Loan purpose | Land subdivision

77% of Peak debt land resales to date

8.75% p.a.



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PAST INVESTMENTS



SNAPSHOT OF PAST INVESTMENTS

COMPLETED/SETTLED SEPTEMBER 2021

RAVENHALL (VIC)

3 GEEHI WAY



AT A GLANCE

LVR: 66.67%

TOTAL LEND: \$1.077M

Loan term | 15 months

Loan purpose | Construction of 2 Factories

Development completed in 8 Months

Factory sold during construction for \$910K

Residual Debt refinanced to Bank Lender

8.50% p.a.

SNAPSHOT OF PAST INVESTMENTS

COMPLETED/SETTLED SEPTEMBER 2021

EPPING (VIC)

34 DAVISSON STREET



AT A GLANCE

LVR: 72%

TOTAL LEND: \$3.100M

Loan term | 15 months

Loan purpose | Construction of 9 townhouses

Development completed in 12 Months

4 Presales totaling \$1.992M

8.00%

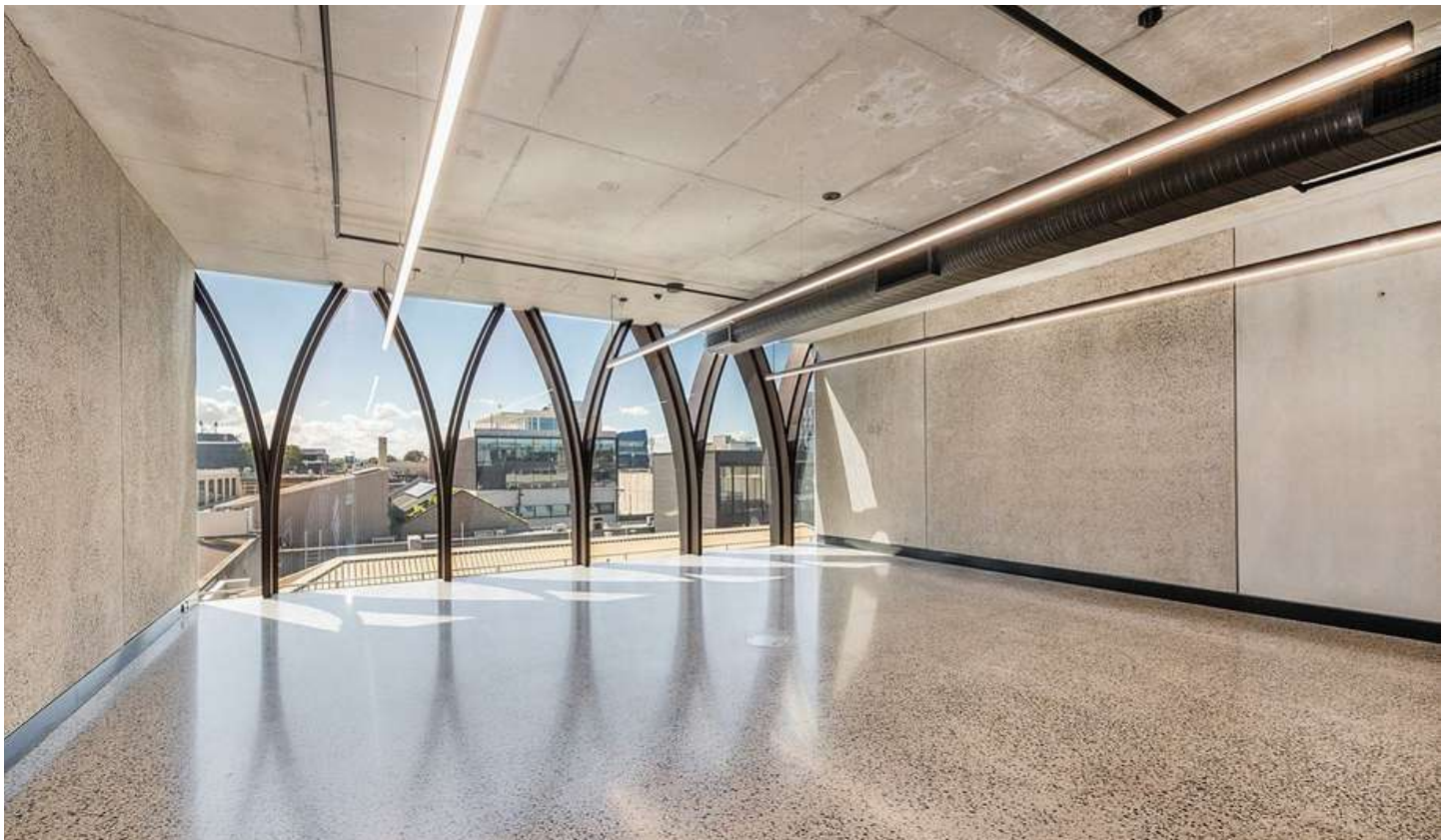
 p.a.

SNAPSHOT OF PAST INVESTMENTS

COMPLETED/SETTLED OCTOBER 2021

CREMORNE (VIC)

84 CUBITT STREET



AT A GLANCE

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.

SNAPSHOT OF PAST INVESTMENTS

COMPLETED/SETTLED DECEMBER 2022

MACLEOD (VIC)

61-63 BRAID HILL ROAD



AT A GLANCE

LVR: 70%

TOTAL LEND: \$2.786M

Loan term | 12 months

Loan purpose | Land Refinance and
Construction of 4 residential townhouse
Development completed in 12 months.

Residual Debt refinanced to a mainstream banker

8.00% p.a.

SNAPSHOT OF PAST INVESTMENTS

COMPLETED/SETTLED JANUARY 2022

EPPING (VIC)

LOT 761 JERSEY DRIVE



AT A GLANCE

LVR: 65%

TOTAL LEND: \$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

7.25% p.a.

SNAPSHOT OF PAST INVESTMENTS

COMPLETED/SETTLED JUNE 2022

BORONIA (VIC)

279 DORSET ROAD



AT A GLANCE

LVR: 65%

TOTAL LEND: \$1.800M

Loan term | 12 months

Loan purpose | Refinance and Construction
of 5 residential Triple Storey townhouses
Refinance to a mainstream banker

8.25% p.a.



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UPCOMING INVESTMENTS OPPORTUNITIES



UPCOMING INVESTMENTS OPPORTUNITIES

ANTICIPATED SETTLEMENT MAY 2023

CREMORE (VIC) 70 CUBITT STREET



AT A GLANCE

LVR: 65%

TOTAL LEND: \$13M

Loan term | 18 months

Loan purpose | Construction of Multi Storey office complex / Repeat APM borrower

8.00% p.a.

UPCOMING INVESTMENTS OPPORTUNITIES

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



AT A GLANCE

LVR: 68%

TOTAL LEND: \$5.145M

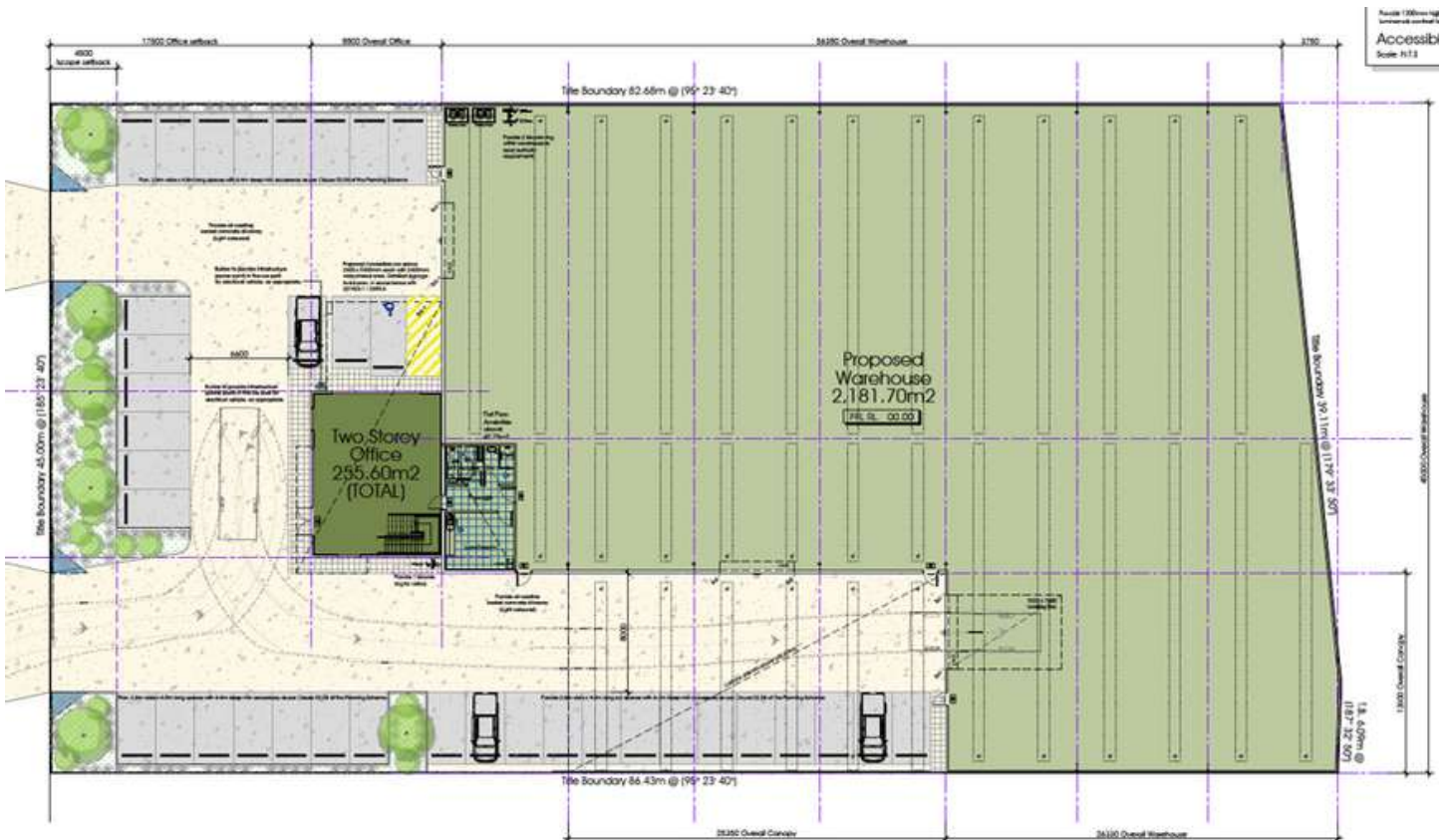
Loan term | 6 months

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.

8.65% p.a.

UPCOMING INVESTMENTS OPPORTUNITIES

COMMENCEMENT DATE JULY 2023
EPPING (VIC)
LOT 31 OLDHAM STREET



AT A GLANCE

LVR: 68%

TOTAL LEND: \$5.980M

Loan term | 12 months

Loan purpose | Purchase of Lot 31 and construction of an Industrial Factory.

8.65% p.a.

UPCOMING INVESTMENTS OPPORTUNITIES

COMMENCEMENT DATE SEPTEMBER 2023
CAMPBELLFIELD (VIC)
7 TRANSIT DRIVE



AT A GLANCE

LVR: 65%

TOTAL LEND: \$5.968M

Loan term | 12 months

Loan purpose | Construction of large warehouse

8.75% p.a.



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