

FOUNDER'S MESSAGE

Australian Private Mortgages Pty Ltd (APM) was founded in 2018 by Anthony D'Alessandro to meet the growing demand for flexible, reliable funding solutions in Australia's commercial real estate market.

With a background spanning over three decades in mortgage broking, financial planning, and private lending, Anthony identified a gap in the market for well-structured, asset-backed lending solutions tailored to borrowers seeking alternative financing options.

At Australian Private Mortgages, our mission is to deliver flexible, competitive funding solutions backed by real property assets and disciplined lending principles.

APM was established to bring institutional-quality private credit solutions to borrowers seeking alternative financing options. We understand that trust is built on consistent service, prudent risk assessment, and transparency.

Every loan we provide reflects our commitment to responsible lending and borrower-focused outcomes.

Whether you are seeking the reliability of our established funding facility or the flexibility of tailored project financing, we are here to support your funding requirements with integrity, focus, and discipline.

Anthony O Alessandro



Founder | CEO

Australian Private Mortgages Pty Ltd



OUR JOURNEY



From its early days, APM was guided by a clear philosophy: prudent risk management, disciplined lending, and reliable funding solutions. The company has focused on identifying creditworthy borrowers and structuring loans secured by first-ranking mortgages over Australian residential and commercial property.

APM's lending activity initially focused on Construction Loans, Land Subdivisions, Land Banking, Residual Stock, Working Capital - areas often underserved by traditional banks.

Over time, as our understanding of borrower needs grew, so did the scale of our lending operations. The group's funding capacity expanded significantly, with over \$355 million in mortgage loans provided and more than 108 commercial real estate financing transactions completed, maintaining competitive rates with a weighted average of 9.15% p.a. over the last 12 months period and achieving no recorded defaults during that period to date.

To support growing borrower demand and expand our lending capacity, APM enhanced its funding structure with the launch of Australian Private Mortgages Capital Group (APMCG) in 2025.

2018

- Australian Private Mortgages (APM) was founded.
- First loan funded in June 2018 -\$2.5M across 12 Sophisticated Investors.

2019

· Established initial pool of Wholesale Investors to support loan originations

2020

• APM has funded over \$150m in development funding

2022-23

· Originated loan portfolio exceeded \$250 million

2024-25

· Originated loan portfolio surpassed \$355 million

AUSTRALIAN PRIVATE MORTGAGES

ABOUT APM

Australian Private Mortgages (APM) is a specialist private real estate credit originator based in Melbourne, Victoria. We specialised in delivering tailored First Mortgage lending solutions as a competitive alternative to traditional banks and second-tier lenders. Since inception in 2018, APM has established a reputation for disciplined lending and reliable execution.

HOW WE LEND

At APM, we provide a distinct suite of flexible funding solutions across a wide range of property development projects including residential, commercial, industrial, and construction-related ventures.

Each facility is tailored to the specific needs of the project, with solutions designed to offer faster access to capital through funding structures that are efficient, responsive, and aligned with the borrower's objectives. By combining disciplined credit assessment with commercial insight, we deliver private lending solutions that support timely project delivery and long-term value creation.

- Via First Mortgages security, generally up to 70% LVR
- \$2M to \$30M per transaction
- 6 to 18 months loan term
- · Fast, tailored, and commercially driven

WHY CHOOSE APM?

Backed by deep expertise in banking and finance, our team is well positioned to navigate complex lending requirements with efficiency and precision. We pride ourselves on our ability to deliver prompt, well-structured funding outcomes align with our borrower's goals.

Opportunity. We turn complex lending needs into tailored solutions, unlocking property opportunities with speed, flexibility, and trusted real estate credit expertise.

Collaborating. At APM, we collaborate with borrowers to create tailored funding solutions that drive wealth-building outcomes.

Connection. APM connects capital with opportunity for borrowers overlooked by banks - through relationships and structured lending solutions.

TARGET SEGMENT TYPE

NON-CONSTRUCTION

- · Land banking
- Bridging
- Investment
- · Residual stock
- Working capital



60% CONSTRUCTION

- Residential
- Industrial
- Commercial

WHAT WE LEND ON





LAND BANKING



INVESTMENT



RESIDUAL STOCK



BRIDGING



WORKING CAPITAL





OUR PEOPLE



Anthony D'Alessandro, AFP®, SMSF Specialist Advisor™ | Founder & CEO

Authorised Representative of Boutique Capital Pty Ltd (AR:1314288) Senior Financial Planner - Authorised Representative of ASVW Financial Services Pty Ltd (AR: 223011)

Anthony D'Alessandro is a seasoned professional in the financial services industry with over three decades of expertise. His career commenced in 1991 as a Mortgage Broker, evolving into a Financial Adviser role by 1995. Anthony and his team have successfully funded over \$1.5 billion in settled mortgages throughout his career. He manages an existing client base of approximately 250 clients with over \$350 million of Funds under Advice. With extensive experience in portfolio management, client relationships, lending and development funding, Anthony brings a multifaceted skill set to the business. An SMSF specialist advisor with strong business management and operation capabilities.



Lino Pelaccia | Director, Lending Origination

Lino is a highly experienced professional in the mortgage broking industry with over 30 years of experience under his belt. With a wealth of experience in both major and non-major lenders, Lino has held significant positions throughout his career, including leadership roles in business development. He works closely with the CEO, providing valuable insights in the areas of strategy, governance and stakeholder relations. Lino has also managed divisions in Corporate, Institutional and Property sectors for some of Australia's leading financial institutions. As APM's "Hands-On" operator, Lino brings his strong analytical skills in lending and credit control, honed within the financial services sector. He ensures business partners receive profitable and highperforming mortgage opportunities that help drive business growth.



Selena Khoo, CFP® | Director, Investor Relations | Operations and Compliance Authorised Representative of Boutique Capital Pty Ltd (AR:1313495)

Selena is an accomplished financial professional, Certified Financial Planner® with specialised expertise in compliance and strategic investor relations. As the Responsible Manager and Head of Compliance, she directs AML and KYC initiatives, ensuring robust compliance frameworks. Selena manages the operational aspects of APM's mortgage administration and the investor portal, overseeing critical financial processes such as mortgage settlements and construction drawdown payments. Her proficiency in conducting detailed funding calculations and providing timely updates significantly enhances investor relations. Selena's strategic approach and proactive communication foster enduring, trust-based relationships, reinforcing a culture of ethical investing and operational excellence within the firm.



Ross Palmington | Mortgage Administration Manager

Ross is a long-term member of the APM team, with an impressive 46 years of experience in the financial services and mortgage industry. He specialises in Fund Operations, Mortgage Administration, and Office Management. In his role, he provides support with settlements, works closely with the wider team on mortgage loan submissions, establishes strong relationships with lenders and clients, manages databases, ensures customer file/audit requirements are met, handles customer services, and assists with troubleshooting clients' post-settlement needs. Ross is primarily in charge of APM's treasury management and deployment.

OUR PEOPLE



Christopher Desire, CFP®, SMSF Specialist Advisor™ Financial Advisor at Required Financial Services

Authorised Representative of ASVW Financial Services Pty Ltd

Christopher has been an integral member of our team since its inception, bringing with him a wealth of experience in portfolio management, investor relations, and capital markets. Armed with a Bachelor's degree in Economics & Finance, he is responsible for Investment Markets Research and providing technical support to the financial planning department. Christopher has a natural talent for understanding and implementing investment strategies that align with the client's goals and objectives.



Natalia D'Alessandro | Head of Marketing

Natalia brings over 18 years of experience in Marketing, Communications, and Business Development to her role at APM. She is dedicated to promoting the brand recognition across various platforms, improving customer experience, and enhancing the company's reputation. With a Bachelor of Journalism and a Master's in Marketing, Natalia's experience encompasses external and internal corporate communications.



Michael Savoia | Director of Mavenstone APM External Project Manager & Consultant

Michael is an accomplished director with a reputation for leading high-performing teams and delivering complex, multi-sector developments across Australia's eastern seaboard. With demonstrated capability across 11 property sectors, Michael brings a pragmatic, solutionsfocused approach to every project. Through Mavenstone, he has overseen the successful delivery of over \$750 million in developments - built on a foundation of trusted relationships, operational clarity, and a relentless commitment to excellence.

As External Project Manager for APM, Michael and his team are responsible for overseeing project development and loan facility coordination across all APM construction transactions, ensuring projects align with strategic goals and are executed to the highest standards.

"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 | Mavenstone



FULLY FUNDED 2025 COBURG NORTH (VIC)

51 BAKERS ROAD

LVR: 42% AS IF COMPLETE

Total Lend: \$11.639M Loan Term: 15 months

Loan Purpose: Industrial development comprising

18 high quality office warehouses



FULLY FUNDED 2025 RESERVOIR (VIC)

3/3A NEWLANDS RD

LVR: 73% AS IF COMPLETE

Total Lend: \$10.895M Loan Term: 15 months

Loan Purpose: Funding for the refinance of an industrial vacant land and the construction of 32 Storage units, offices and warehouses/showrooms



COMPLETED/ SETTLED DECEMBER 2023 **COBURG NORTH** (VIC)

6 NORRIS STREET

LVR: 65%

Total Lend: \$5.20M Loan Term: 12 months

Loan Purpose: Land Refinance and Progressively Drawn Development Facility to assist with the development of 14 commercial/industrial units



COMPLETED/ **SETTLED JUNE 2025** EPPING (VIC) 69 TRAFALGAR RD LVR: 65%

Total Lend: \$4.32M

Loan Term: 12 months (Loan Repaid in 10 months) Loan Purpose: Construction of two two-level

office/warehouses. Development completed in 12 months



SETTLED JANUARY

2024

LANGWARRIN (VIC)

45 STAWELL STREET

LVR: 67%

Total Lend: \$5.02M Loan term: 15 months

Loan purpose: Construction of 13 Townhouses

12 Presales totalling \$6.011M



COMPLETED/ SETTLED **NOVEMBER 2023**

NORLANE (VIC)

3 CARNATION COURT

LVR: 72%

Total Lend: \$1.60M Loan Term: 12 months

Loan Purpose: Construction of 5 Townhouses



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)



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

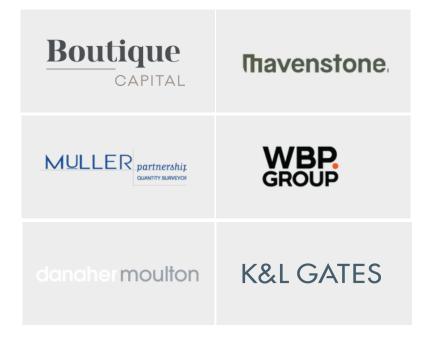
LVR: 45%

Total Lend: \$4.45M Loan Term: 12 months

Loan Purpose: Construction of an office complex Residual Debt refinanced to a Bank Lender

STRATEGIC COLLABORATION

Through strategic alliances with leading industry partners, we combine our expertise with complementary capabilities to deliver comprehensive lending solutions. Each partnership is built on mutual respect, shared values, and a commitment to exceeding client expectations.



CONTACT US

Ready to get started? Our team is standing by to discuss your project and provide expert guidance



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@australianprivatemortgages



Elsternwick, VIC | \$1.6M



Brighton, VIC | \$11.20M

