

ABOUT

Aquamore is an institutionally-backed private lender that provides secured commercial finance to SMEs, property developers, and investors:

- Solution-focused
- Consistent in its lending criteria with judgmental credit principles applied for every deal
- Institutionally backed with a large liquidity pool and no postcode restrictions
- Quick, competitive and flexible
- Renowned for being transparent, fair and equitable
- Broker dedicated business

WHAT WE DO WELL

- Quick, competitive and flexible secured commercial lending solutions
- Reliable and trustworthy lender both before and after settlement
- Fast access to debt sizes between \$300K-\$5M
- Full doc, Low doc, Lite doc and No doc options available for income assessment
- No client industry or postcode collateral restrictions
- Consistent credit decisioning using a judgemental credit approach
- Stretched LVRs on certain assets with simple portfolio parameters in place

WHAT WE DON'T DO

- Construction lending against "as if complete" assets
- Debt size of <\$300K or \$5M>
- Unsecured debt (property required)
- Agricultural or primary production assets
- Coded debt or owner occupier residential purchases

COMMON USES

- Property acquisitions including development sites (with or without DA)
- Working Capital requirements
- Refinance of existing debt
- Clearance of ATO arrears
- Unlimited cash out on available equity
- Debt consolidation
- SMSF lending



RESIDENTIAL/
COMMERCIAL
PROPERTY METRO



RESIDENTIAL/
COMMERCIAL
PROPERTY
NON-METRO

LAND/
LAND BANKING



SMSF



GET IN TOUCH TODAY

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NO DOC: ideal for asset-rich, income-poor clients who don't fit within traditional lender's parameters

- Proof of income required: N/A
- 6 – 12 month loan term
- Maximum LVR of 65%



ALT DOC: Ideal for trading businesses seeking a quick solution

- Proof of income required: (A) Accountant's declaration OR (B) 3-months' business bank statements and last quarters' BAS
- Loan terms of up to 3 years
- LVR pending security type (refer to General terms below)



FULL DOC: ideal for well-organised clients with strong financials available

- Proof of income required: 2 years P & L + balance sheet & plus ITR's for directors/guarantors. Can be supported by management accounts, cash flow forecasts and vendor financials if required
- Loan terms of up to 3 years.
- LVR pending security type (refer to general terms below)

Importantly, we don't shade rental income or sensitise interest rates, everything is done on an actual basis making the calculations that little bit easier.

Please note that pricing is subject to credit history, assessment type, collateral security, time in business and ATO status. All deals must be submitted with an application form and copy of client's ID in addition to income assessment documentation as listed above.



GENERAL TERMS

Loan amount: \$300K- \$5M

Loan terms: 1 – 36-month loan terms (serviced debt full lite or low doc); 12 months for capitalised debt solutions

LVR's:

- Up to 75% LVR against residential
- Up to 70% LVR against commercial metro
- Up to 62.5% LVR against commercial non-metro <\$3m
- Up to 57.5% LVR against commercial non-metro \$3m>
- Up to 60% LVR against vacant land (within 25km of Sydney & Melbourne and within 15km of Brisbane). Up to 55% LVR against all other vacant land sites (max loan size \$2m).

Usage: Suitable for all non-coded debt transactions, with any purpose considered

Credit assessment: Defaults, poor credit scores and judgements considered for approval

Security: Secured (real estate collateral in Australia)

Fees:

- Loan approval fee (1.1% for 3-month loans, 1.65% for 6-month loans and 2.2% for 6 months or greater)
- Valuation at cost
- Legals: \$3,300 for a simple file and \$5,500 for complex files
- Loan administration charge: \$495 per quarter
- Flat discharge fee: \$1,980
- No commitment or application fees
- Rollover fee: 1.1%

Commission: At broker's discretion (not to exceed 2.2%)