

DESCRIPTION	
Target Market	<ul style="list-style-type: none"> - Business loans - Commercial loans - NCCP loans considered
Purpose of funds	<ul style="list-style-type: none"> - Assist with temporary cash flow - Business transactions - Purchase and/or sale of property - Development sites
Acceptable Security and Locations	<ul style="list-style-type: none"> - Registered 1st and 2nd Mortgages - Residential - Commercial - Industrial
Exit Strategy	<ul style="list-style-type: none"> - Refinance - Transactions from sale of property or business
Valuations	<ul style="list-style-type: none"> - Undertaken by DJ Capital
Documentation	<ul style="list-style-type: none"> - Some financial information will be required to assess a borrower's loan, servicing and ability to refinance the debt at maturity
Broker Referral Fee	<ul style="list-style-type: none"> - Paid at settlement

FEATURES	
LVR	<ul style="list-style-type: none"> - Up to 80.00% on Residential - Up to 70.00% on Commercial
Loan Amount	<ul style="list-style-type: none"> - 1st Mortgages: \$50,000 - \$3,000,000 - 2nd Mortgages: \$50,000 - \$500,000 - Higher loan amounts negotiated
Terms	<ul style="list-style-type: none"> - Up to 6 months
Indicative Interest	<ul style="list-style-type: none"> - 1st Mortgages – From 1.5% per month - 2nd Mortgages - From 2.0% per month
Interest Payment Options	<ul style="list-style-type: none"> - Capitalised , Prepaid or Payable Monthly

FEES AND CHARGES	
Assessment and Inspection Fee	<ul style="list-style-type: none"> - TBA non refundable
Early Repayment Fee	<ul style="list-style-type: none"> - No early repayment fee Note: A minimum interest period of 2 months may apply to some loans. To be detailed in letter of offer.
Valuation Fee	<ul style="list-style-type: none"> - Nil
Legal Fees	<ul style="list-style-type: none"> - TBA