

Borrowing guide

- Simple, affordable business & investment loans
- First mortgage secured, maximum LVRs apply
- Borrow from \$250,000 to \$4 million
- 24 to 48 hour approval, subject to valuation
- Rates from 7%, interest only payments
- 6 to 18 month terms
- Funds within days

Welcome to Platinum Mortgage Securities

Platinum Mortgage Securities Pty Ltd delivers mortgage secured loans to borrowers that require funding for business or investment purposes, and great opportunities to investors, both wholesale and institutional, looking for attractive fixed interest returns through property secured lending.

We offer an alternative to traditional financial institutions, who are constrained by inefficient loan processes and unable to assess and price the risk of each loan application on its merits.

Our rigorous credit processes and sound track record underpin our ability to give our investors access to top performing, fixed income, mortgage securities.

Platinum Mortgage Securities

We have achieved great things since we started. Now we continue to carve our own space in the Australian Mortgage Securities Marketplace.

Our journey into mortgage secured business lending began in 2012. Over the years since then, we have seen tremendous growth in our industry. As a company, we are committed first and foremost to quality credit assessment and risk management in business lending. The guidelines we follow when assessing borrower applications are fundamental to our success and track record.

- 1 **As a borrower, do you have a reasonable purpose in borrowing and is there a credible exit plan?**
- 2 **Would it be responsible for us to lend to meet this need?**
- 3 **Can we mitigate risk by taking security over fairly valued property?**
- 4 **At the right price, is the loan opportunity suitable for private investment?**

Only in scenarios where the answers to all these questions are yes, do we then leverage the technology of our platforms to provide transparency, simplicity and added-value to our borrowers and investors alike.

In 2018, we reached a great milestone. As an underwriting team, we passed the \$160 million mark in writing property secured loans

Business and investment loans

If you need short term or bridging finance and the banks just can't help...talk to us, we can!

We provide loans for:

- **Business restructuring**
- **Property development and construction**
- **Creditor settlements (including ATO debt)**
- **Debt consolidation**
- **Equity release**
- **Residential land subdivision**
- **Working capital**

Loan amounts. We advance loans from \$250,000 to \$4 million - more on special application.

LVR. Maximum LVRs apply based on loan purpose and property type.

Term. As short term, bridging loan specialists our terms are generally from 6 to 18 months with rollover options where applicable.

Eligibility. Any business entity based in Australia can apply. Borrowers need property as security for the loan. Interest rates are based on borrower profile, credit assessment, security property value and credibility of loan exit strategy.

Please refer to our Product Guide for specific product information.

Why borrow through us?

We help business borrowers that:

- 1 Need urgent funding to complete a project, lock in an opportunity or keep out of trouble,
- 2 Can provide property as security,
- 3 Are creditworthy and have a reasonable credit history, and
- 4 Can provide a credible loan exit strategy.

Our directors and operations team have decades of experience in property secured lending. Leveraging this experience, we arrange smart loan solutions for a wide range of business needs.

The Platinum Mortgage Securities team has proven its ability to relate to urgent requests, assess credit risk and property value, tailor loan terms and package loan opportunities to informed investors. This means that we can offer quick approvals and fast settlement timeframes, enabling you to take timely advantage of your business and investment opportunities.

“Over the past five years, our underwriting team has processed well over \$1 billion in property secured business & investment loan applications.”

How it works

Getting finance should be quick and easy, especially when time is of the essence. Our experienced credit underwriting team assesses applications to determine their suitability for funding through one of the Platinum Mortgage Securities Funds. When a borrower is approved, a loan agreement obliges the borrower to repay the loan principal together with interest and costs over an agreed term. All loans are secured by registered first mortgages over real property provided by the borrowers and/or

guarantors of the loan. Investors are then invited to participate in approved loans by investing in them. Once invested, investors receive income on the capital they invest from interest payments made by the borrower. Using a sophisticated technology platform, and working closely with the borrowers, Platinum Mortgage Securities manages the loan contracts during their term and returns capital to investors upon termination.

This diagram illustrates how Platinum Mortgage Securities manages the Fund



Our Loan Advance Process





Is it safe?

As a borrower in the alternative finance space, there is always the risk that investors may decide not to invest in the loan that Platinum Mortgage Securities presents to them for you. They may not like the security offered or have concerns about the exit plan. However, with many years of private lending experience, Platinum Mortgage Securities will not approve your loan and offer terms if we aren't confident that it will be funded in full and on time.



"If you have equity in your property assets, secured term loans are a great option for funding business and investment projects."

More Information?

Call 1300 135 965

**to talk to one of our customer service team
or visit mortgageinvest.com.au to apply.**

Brokers and other intermediaries

We welcome your business

We respect and value your clients and we understand the importance of excellent service as it reflects on both your business as well as ours. We select our brokers and intermediaries with the utmost care to ensure cooperative and long term business success.

How we can work together

There are two ways in which Platinum Mortgage Securities works with the broker network:

- 1 You can simply introduce a loan opportunity to us in return for an introducer or referrer fee if a loan eventuates. The data collection, credit assessment, negotiation and settlement processes are managed entirely by Platinum Mortgage Securities working directly with your client, or
- 2 You can assume a full intermediary role between your client and Platinum Mortgage Securities in return for a full broker fee. In this situation, until time of signature, we need little interaction with the borrower.

In both of these situations, an Introducer Agreement is concluded, either up front, in anticipation of loan opportunities to come over time, or at the time of your first loan application being introduced and processed.

If as a broker you operate under the banner of an aggregator that requires you to work only with a select panel of approved bank and non-bank funders, we can still assist you with those urgent, hard-to-place loans - call us to discuss scenarios.

How we operate

We tailor loan products to meet the needs of borrowers in special situations. We have cut out the complexity and frustrations of borrowing experienced with banks and created a range of highly flexible loans.

We make credit decisions and can provide offer letters within 24-48 hours. Depending upon the status of property titles and the time required to value security properties, funds can be made available within 7-10 days.

What's next?

Visit mortgageinvest.com.au and let's get you signed up as a **Registered Introducer** as soon as possible. We look forward to providing you with hassle free service when seeking the right business or investment loan solutions for your clients.

Whether your client needs cash-flow, has expansion or restructure plans, wants to acquire assets or to develop property, or needs finance for a wide range of other reasons, we can help.

"Businesses are increasingly turning to private lenders, drawn by the speed and simplicity of the whole loan process."





Contact us:

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