

We are an established Australian Lender and Mortgage Manager for several high net worth's and family offices. Loans we provide are from their own balance sheets. Property owners and buyers across Australia requiring private finance will receive loan certainty, speed, confidentiality, flexibility and decisions on the spot

All types of secured business finance is provided to owners and buyers:  
Fast Caveat's | Bridging | Equity Release | 2nd mortgages | 1st mortgages

## The role of the Mortgage Lawyer

The role of our mortgage lawyers is to represent our lenders in a mortgage transaction with you. In this role they:

- prepare your security documents (loan agreements)
- prepare the syndication deed (if applicable)
- undertake the legal due diligence
- receive your lender's advance funds into their solicitor's trust account
- certify title and pay the advance funds in accordance with the disbursement schedule through PEXA at settlement
- act as custodian of the legal interest in the security on behalf of the first ranking mortgagee (lender) through their possession of the PEXA key for the Torrens Title
- act upon mortgage enforcement, mortgage variations and mortgage discharges
- administer the voting by a mortgage syndicate

We have a number of legal firms on our panel to choose from. Fees are not the same for each firm. Fees for loan agreements where the ranking is 1st mortgage can have a lower fee than a loan agreement for a 2nd mortgage or caveat. Higher fees apply for loans that are required to settle urgently. Fees are increased when there are: family trusts involved or multiple directors and guarantors, multiple properties, securities spread across Australia. EquityCap will determine the legal firm to be nominated for your loan agreement(s) based on the legal firms current capacity, their fee for your particular loan requirement and the complexity of your loan.

Legal firms will price their fees accordingly on loans that are non-standard, complicated, include unusual security or unusual borrower.

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[equitycap.com.au/lenders.html](https://equitycap.com.au/lenders.html)

Broker/referrer dedicated business

Lender's and Mortgage Managers