

15 June 2023

Dear Private Lender,

I would like to introduce you to the following loan proposal.

Security Offered

1st ranking mortgage over *** Street, *** NSW *** being the Lot *** in DP ***. 1st ranking fixed and floating charge over the borrower and guarantor's personal property.

Valuation (if applicable)

I attach a:

1. Valuation report conducted in-house by our own licenced valuer.
2. Core Logic Property Report dated *** commissioned by our office.

Principal

\$***

Interest

The Borrower will pay interest on the principal of \$***, monthly in advance, at the rate of:

- Standard Rate 00% per annum.
- Default Rate 00% per annum

Loan Term

*** Months, with a minimum loan term of *** months.

Borrower

*** Pty Ltd ACN: ***

Guarantor and Sole Director of * Pty Ltd**

Mr ***

*** Street, *** NSW ***

Date of Birth: ***

Scenario & Exit Strategy

The Borrower purchased the property earlier this year for \$***, there is currently a first mortgage of \$***. The loan constitutes an equity release from the unencumbered property of \$***. The borrower proposes to use this money as a deposit/s on future property purchases. The loan will be repaid at the end of the term from either refinancing or the sale of the properties.

Background of Borrower and Guarantor

I attach to this email:

1. *** Pty Ltd Assets and Liabilities: Confirming a net asset position of \$***
2. Mr *** Assets and Liabilities: Confirming a net asset position of \$***
3. CV: Mr ***
4. CV: *** Pty Ltd

Google Due Diligence

I have searched the borrower, the guarantor, the directors and shareholder so the borrower and came up with the following webpages that are consistent with the scenario.

The Trustee

*** Pty Ltd will act as Bare Trustee (the lender of record whose name that will appear on title).

Your Solicitor

Bransgroves Lawyers will act for the lender, preparing security documents and acting on settlement for the mortgage on your behalf.

Your Mortgage Manger

Equity Capital Management Trust is the Mortgage Manager for this loan and will attend to all matters required before settlement, after settlement, during the loan term and to discharge the loan.

We will be liaising between you and the borrower's broker or borrower and performing any other needed administrative work. All commercial decisions will ultimately be made by you as the lender.

Due Diligence

I do not warrant the reliability of any valuation provided or property report which I have or will convey to you in relation to this loan. Valuations are notorious for often being seriously flawed. Any valuation if provided to you should be regarded as a starting point only for your own due diligence. You need to satisfy yourself as to the value of the security offered. My role is to bring you strong sounding loan prospects/clients but it is your role to perform appropriate due-diligence on the value of the security and the exit strategy of the Borrower. I am ready, willing and able to transmit requisitions to the Borrower for further information and transmit responses back in absolute good faith but I disclaim liability for the veracity of the responses provided by the Borrower or its agents.

Our office will co-ordinate with our in-house valuer to determine if a property visit is required. Talking with the local real estate agents is also invaluable should it be required.

Please let me know whether you want to proceed at your earliest convenience.

Kind regards,
