



# BROKER LENDING GUIDE

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MSQUARED **CAPITAL**

Msquared Capital Funds Management Pty Ltd

**a** Level 12, 88 Pitt Street, Sydney NSW 2000 **p** 02 9157 8608 **e** [info@msqcapital.com.au](mailto:info@msqcapital.com.au)

# PRODUCT GUIDE



	FIRST MORTGAGE	SECOND MORTGAGE
<b>INTEREST RATE</b>	From 8.50% p.a. (subject to LVR)	From 14.00% p.a. (subject to LVR)
<b>PURPOSE</b>	<p>Any commercial purpose:</p> <ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Refinance</li> <li>• Equity release (unlimited cash out)</li> <li>• Working capital</li> <li>• Tax debt</li> <li>• Bridging</li> <li>• Residual stock</li> </ul>	<p>Any commercial purpose:</p> <ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Refinance</li> <li>• Equity release (unlimited cash out)</li> <li>• Working capital</li> <li>• Tax debt</li> <li>• Bridging</li> <li>• Residual stock</li> </ul>
<b>SECURITY TYPE</b>	Residential, commercial, industrial, specialised commercial, other	Residential, commercial, industrial, specialised commercial, other
<b>UNACCEPTABLE SECURITY</b>	Construction, DA approved development sites, raw development sites and rural	Construction, DA approved development sites, raw development sites and rural
<b>SECURITY LOCATION</b>	Metro eastern seaboard	Metro eastern seaboard
<b>LOAN AMOUNT</b>	\$500k-\$50m	\$500k-\$10m
<b>MAXIMUM LVR</b>	75.00%	75.00%
<b>LOAN TERM</b>	1-18 months (up to 36 months for industrial)	1-18 months (up to 36 months for industrial)
<b>APPLICATION FEE</b>	From 1.50% + GST + broker fee	From 2.00% + GST + broker fee
<b>INCOME VERIFICATION</b>	Interest capitalised for full term of loan OR accountant's affordability declaration	Interest capitalised for full term of loan OR accountant's affordability declaration
<b>INTEREST PAYMENT</b>	Capitalised or monthly	Capitalised or monthly
<b>TURNAROUND TIME</b>	<ul style="list-style-type: none"> <li>• Letter of Offer issued within 24-48 hours</li> <li>• Ability to settle in 5 business days from signed Letter of Offer</li> </ul>	<ul style="list-style-type: none"> <li>• Letter of Offer issued within 24-48 hours</li> <li>• Ability to settle in 5 business days from signed Letter of Offer</li> </ul>
<b>OTHER</b>	<ul style="list-style-type: none"> <li>• No monthly fees</li> <li>• No ongoing management fees</li> <li>• Only company borrowers</li> </ul>	<ul style="list-style-type: none"> <li>• No monthly fees</li> <li>• No ongoing management fees</li> <li>• Only company borrowers</li> </ul>

# LENDING CASE STUDIES



## SCHOFIELDS, NSW

### RESIDUAL STOCK REFINANCE

#### KEY METRICS

- \$3,399,000
- 75.00% LVR
- 8 residual stock units



## ST LEONARDS, NSW

### COMMERCIAL OFFICE 2ND MORTGAGE

#### KEY METRICS

- \$1,000,000
- 79.00% LVR
- Working Capital



## CAMMERAY, NSW

### RESIDENTIAL 2ND MORTGAGE

#### KEY METRICS

- \$3,550,000
- 68.66% LVR
- Working capital



## NOWRA, NSW

### RESIDENTIAL ACQUISITION

#### KEY METRICS

- \$598,000
- 65.00% LVR
- Future development site



## GLENROY, VIC

### COMMERCIAL EQUITY RELEASE

#### KEY METRICS

- \$612,000
- 70.00% LVR
- Working capital



## BOX HILL, NSW

### RESIDUAL STOCK REFINANCE

#### KEY METRICS

- \$3,294,804
- 68.00% LVR
- Equity release



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