

Purpose		Business / Unregulated	Business / Unregulated
Loan Term	1 - 6 months	6 - 24 months	1 - 2 Years
Loan Amount	From \$150,000 to \$20 million	From \$150,000 to \$20 million	From \$150,000 to \$20 million
Interest Rates	From 7.5% p.a	From 7.5% p.a	From 7.95% p.a
Max LVR	Up to 75%	Up to 75%	Up to 75%
Repayments	Interest-only	Interest-only	Interest-only
Requirement	2nd ranking unregistered mortgage noted on the title through a caveat	2nd registered mortgage with priority letter from the first mortgage	1st registered mortgage
Eligible Security	Lend on residential, commercial, industrial land in metropolitan areas and major satellite locations along the Eastern seaboard	Lend on residential, commercial, industrial land in metropolitan areas and major satellite locations along the Eastern seaboard	Lend on residential, commercial, industrial land in metropolitan areas and major satellite locations along the Eastern seaboard
Serviceability	Interest prepaid	No servicing required if interest prepaid. Otherwise, the borrower must be able to show clear ability to service	No servicing required if interest is prepaid. Otherwise, the borrower must be able to show clear ability to service.
Exit	Clear exit strategy to be provided	Clear exit strategy to be provided	Clear exit strategy to be provided
Credit History	Moshav Financial credit search conducted for purpose of full disclosure only	Moshav Financial credit search conducted for purpose of full disclosure only	Moshav Financial credit search conducted for purpose of full disclosure only
Early repayment fee	Minimum term 3 month	Minimum term 3 month	Minimum term 12 month
Commitment Fee	From \$990	From \$990	From \$990
Establishment Fee	2.2% inc GST	2.20 inc GST	2.20% inc GST

Valuation Fees	Valuation to be quoted upon application - guide 0.1% of property value
Legal Fees	Estimated from 2%