



# BROKER'S GUIDE LOAN PRODUCT SUITE

Borrow **better.**<sup>TM</sup>





# THE ASCF DIFFERENCE

At ASCF, we do things differently. Our personalised service will guide you and your clients carefully through all our processes and requirements, with no confusing or annoying hang-ups. With us, it's always clear exactly who you're working with; we make the credit decisions, no middlemen here.

When your clients are stuck and need a leg up in life, it's our streamlined service that allows them to apply within minutes and achieve financial freedom in as little as three days. All ASCF loans are secured by registered 1st and 2nd mortgages on Australian property; Residential, Commercial, Industrial, Rural and even Land Lease properties. We also provide coded loans to individuals; not just business borrowers.

## CLIENT TESTIMONIALS

"Thank you so much for your help on this – it has been so easy working with you and you've been so consistent in your communication and efficiency in helping get the result and outcome for our client."  
- Steve, Recovery Loan

"When you are running out of all options, ASCF comes to the rescue. They are very like-minded, knowledgeable and provided me with a quick & fast great service and helped my client."  
- Mahesh, Cash Flow Loan

"I had a client in urgent need of finance that the banks were unable to do. ASCF provided a solution and I was absolutely thrilled with the speed of service."  
- Philip, Bridging Loan

"The team had made it all so easy every step of the way. I would wholly recommend these guys for loans which fall outside of the normal lending criteria."  
- Craig, Sale Funding Loan

## OUR PROCESS



## JUST SOME OF OUR WORK

### Sale Funding



**Location:**



**Loan:**  
\$88,500

**LVR:**  
38.94%

**Term:**  
6 months

**Problem:**  
A borrower came to us directly looking for funding to conduct minor renovations and improvements to their house prior to sale.

**Solution:**  
ASCF reviewed an independent valuation on his Victorian property and approved a 6-month loan facility secured by 2nd mortgage. Due to a low LVR of 38.94%, we could offer an interest rate of 10.95% per annum!

### Bridging Loans



**Location:**



**Loan:**  
\$2,507,069

**LVR:**  
78.36%

**Term:**  
4 months

**Problem:**  
A broker came to us with a client who wished to up size from their current home. The borrower held an investment property as well as their current home.

**Solution:**  
A bridging loan with a 4-month term was approved with a total loan amount of \$2,507,069 at 9.25% pa with an LVR of 78.36%.

# YOUR LENDING SPECIALISTS

Your lending specialists come with a wide array of experience.

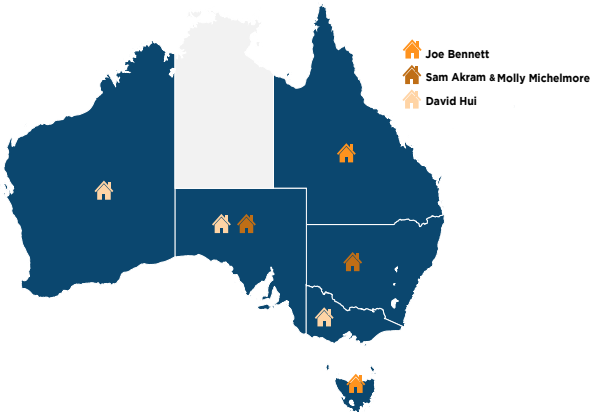
Joe Bennett has over 25 years of experience in banking and finance, which he uses to provide clients with flexible solutions to their financial goals.

Sam Akram brings over a decade of experience in private financing, commercial lending, relationship management, and credit risk.

Molly Michelmores has 7 years experience in lending operations and financial management.

Finally, David Hui with over 12 years of experience as a lender and a broker supervising transactions across the mining, medical, and property development industries.

We work all over Australia, from the Pilbara in Western Australia to the Gold Coast in sunny Queensland, to ensure we can serve as many brokers as possible. Be sure to check out [ascf.com.au](http://ascf.com.au) for more information.



## MEET THE TEAM

### Joe Bennett

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to QLD



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### Molly Michelmores

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### David Hui

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to VIC, WA, & SA



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### Sam Akram

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## SECURITIES ACCEPTED

Accepts both 1st and 2nd mortgage property.

- Residential Property
- Regional Property
- Commercial Property
- Industrial Property
- Land Lease Property

## LOANS ON OFFER

- Bridging
- Retirement Bridging
- Sale Funding
- Personal Recovery
- Refinancing
- Property Flip
- Financial Separation
- Urgent Property Settlement
- Investment Opportunity
- Development Line-of-Credit
- Land Banking
- Business Start-Up
- Working Capital
- Stock/Equipment Purchase
- Residual Stock Financing
- ATO or GST Debt
- Bridging Loan

# BRIDGING LOAN



BROKER FORMS

## The Basics

Description	A bridging loan facility to assist with the purchase of residential property (plus acquisition costs) where you have not yet sold your existing property	
Borrower	Individual borrower(s)	
Loan Amount	\$50,000 to \$10 Million	
LVR	<ul style="list-style-type: none"><li>Up to 80% residential metro, up to 70% rural</li><li>2nd mortgage security acceptable on existing property</li></ul>	
Servicing	Standard ASCF servicing required where end debt is expected	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Maximum 12-month term	
Costs & Fees	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$1,850 + disbursements
Valuation	Valuations typically required for both properties “at cost”	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	

## Repayments

Type	Interest accrued daily and charged monthly in arrears. Interest for the term of the requested loan term retained in our solicitor’s trust account	
Once existing home is sold	<ul style="list-style-type: none"><li>Total net sale proceeds to be used to payout/reduce the loan</li><li>Any end debt needs to be refinanced to another lender</li></ul>	
If repaid before term ends	Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan	

Please read the Target Market Determination and consider if this loan is appropriate for you: [ascf.com.au/tmdloans](https://ascf.com.au/tmdloans)



# RETIREMENT BRIDGING LOAN



BROKER FORMS

The Basics		
Description	A bridging loan facility to assist with the purchase of a retirement property (plus acquisition costs) where you have not yet sold your existing property	
Borrower	Individual borrower(s) with freehold titles for use as an acceptable security	
Loan Amount	\$50,000 to \$10 Million	
LVR	<ul style="list-style-type: none"><li>Up to 80% residential metro, up to 70% rural</li><li>Maximum 40% LVR where security offered is retirement/over 50s property</li><li>2nd mortgage security acceptable on existing property</li></ul>	
Servicing	Standard ASCF servicing required where end debt is expected	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Maximum 12-month term	
Costs & Fees	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$1,850 + disbursements
Valuation	<ul style="list-style-type: none"><li>Review of lease agreement or lease &amp; loan agreement by ASCF “at cost”</li><li>ASCF instructed valex valuation</li><li>Real estate appraisal on retirement/over 50s property</li></ul>	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	
Repayments		
Type	Interest accrued daily and charged monthly in arrears. Interest for the term of the requested loan term retained in our solicitor’s trust account	
Once existing home is sold	<ul style="list-style-type: none"><li>Total net sale proceeds to be used to payout/reduce the loan</li><li>Any end debt must satisfy ASCF servicing criteria</li></ul>	
If repaid before term ends	Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan	

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# SALE FUNDING LOAN



BROKER FORMS

The Basics		
Description	A short term coded/non-coded loan to assist with preparing a property for sale. Acceptable use of funds: Renovation costs, marketing costs, maintenance costs, moving costs, etc.	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million (Loans > \$10 Million considered on individual merit)	
LVR	<ul style="list-style-type: none"><li>Up to 80% residential metro, commercial, rural property</li><li>2nd mortgage security acceptable</li></ul>	
Servicing	Not required where the sale of the security property clears our debt	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Maximum 12-month term	
Costs & Fees	Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$1,850 + disbursements
	Non-Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$2,450 + disbursements
Valuation	Valuations typically required for both properties “at cost”	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	
Repayments		
Type	<b>Coded loans:</b> <ul style="list-style-type: none"><li>Interest accrued daily and charged monthly in arrears</li><li>Interest for the requested loan term retained in our solicitor’s trust account</li></ul>	<b>Non-coded loans:</b> <ul style="list-style-type: none"><li>Interest charged monthly in advance (subject to LVR)</li></ul>
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan	

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# RECOVERY OR REFINANCE LOAN



BROKER FORMS

## Basics

Description	A short term coded/non-coded loan to assist with the consolidation of arrears, unpaid defaults, ATO debts, credit cards, personal and business loans. Can also be used to provide cash out for working capital.	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million (loans > \$10 Million considered on individual merit)	
LVR	<ul style="list-style-type: none"><li>Up to 70% residential metro, commercial, rural property</li><li>1st mortgage security only</li></ul>	
Servicing	Employment contract and payslip / employment letter to evidence servicing and ability to refinance. Accountant's declaration for self-employed.	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Minimum 3-month & maximum 12-month terms	
Costs & Fees	<b>Coded Loans</b>	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$1,850 + disbursements
	<b>Non-Coded Loans</b>	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$2,450 + disbursements
Valuation	Valuations typically required for both properties "at cost"	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	

## Repayments

Type	<b>Coded Loans</b> <ul style="list-style-type: none"><li>Interest accrued daily and charged monthly in arrears</li><li>Interest for the requested loan term retained in our solicitor's trust account</li></ul>	<b>Non-Coded Loans</b> <ul style="list-style-type: none"><li>Interest charged monthly in advance (subject to LVR)</li></ul>
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan	

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# FINANCIAL SEPARATION LOAN



BROKER FORMS

Basics		
Description	A short-term loan facility to assist with the buyout of the property share owned by your ex-spouse and other associated expenses.	
Borrower	Individual borrower(s)	
Loan Amount	\$50,000 to \$10 Million	
LVR	<ul style="list-style-type: none"><li>Up to 80% residential metro, up to 70% rural</li><li>2nd mortgage security acceptable</li></ul>	
Servicing	Any end debt needs to be refinanced to another lender. Subject to ASCF servicing requirements for the end debt position	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Maximum 12-month term	
Costs & Fees	Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$1,850 + disbursements
	Non-Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$2,450 + disbursements
Valuation	Valuations typically required “at cost”.	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	
Repayments		
Type	<ul style="list-style-type: none"><li>Interest accrued daily and charged monthly in arrears</li><li>Interest for the term of the requested loan term to be retained in our solicitor’s trust account</li></ul>	
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan	

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# PROPERTY FLIP LOAN



BROKER FORMS

Basics		
Description	A short term coded/non-coded loan to fund the purchase, improvement, selling and marketing costs, etc. of a property	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million	
LVR	<ul style="list-style-type: none"><li>Up to 100% LVR + costs (maximum 80% LVR of all securities offered)</li><li>2nd mortgage security acceptable on existing property</li></ul>	
Servicing	Not required where the sale of the security property clears our debt	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Maximum 12-month term	
Costs & Fees	Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$1,850 + disbursements
	Non-Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$2,450 + disbursements
Valuation	Valuations typically required “at cost”.	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	
Repayments		
Type	<b>Coded loans:</b> <ul style="list-style-type: none"><li>Interest accrued daily and charged monthly in arrears</li><li>Interest for the requested loan term retained in our solicitor’s trust account</li></ul>	<b>Non-coded loans:</b> <ul style="list-style-type: none"><li>Interest charged monthly in advance (subject to LVR)</li></ul>
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan	

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# RESIDUAL STOCK LOAN



BROKER FORMS

Basics		
Description	A short term coded/non-coded loan to assist with financing the residual stock after the completion of a development to pay out construction funder or release equity for next project.	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million (loans > \$10 Million considered on individual merit)	
LVR	<ul style="list-style-type: none"><li>Up to 80% residential metro, commercial, rural property</li><li>2nd mortgage security acceptable</li></ul>	
Servicing	Not required where the GST refund will clear our debt	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Maximum 12-month term	
Costs & Fees	Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$1,850 + disbursements
	Non-Coded Loans	
	Establishment fee	2.2% (min. \$4,950)
	Legal fees	\$2,450 + disbursements
Valuation	Valuations typically required “at cost”.	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	
Repayments		
Type	<b>Coded loans:</b> <ul style="list-style-type: none"><li>Interest accrued daily and charged monthly in arrears</li><li>Interest for the requested loan term retained in our solicitor’s trust account</li></ul>	<b>Non-coded loans:</b> <ul style="list-style-type: none"><li>Interest charged monthly in advance (subject to LVR)</li></ul>
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan	

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# SHORT TERM LOAN



BROKER FORMS

Basics		
Description	A short term coded/non-coded loan available to both self-employed and PAYG income borrowers, secured by way of 1st or 2nd mortgage or caveat loan against residential metro/ commercial property or vacant land.	
Features	<ul style="list-style-type: none"><li>Asset lend only, no evidence of income required</li><li>Up to 80% of the purchase price or valuation (whichever amount if the lower)</li><li>Ability to settle within 48 hours</li><li>Borrowers can be from any nationality (FIRB accepted)</li></ul>	
Loan Amount	<ul style="list-style-type: none"><li>\$50,000 to \$10 Million with 1st mortgage (Loans &gt; \$10 Million considered on individual merit)</li><li>\$50,000 to \$2.5 Million with 2nd mortgage (Loans &gt; \$2.5 Million considered on individual merit)</li></ul>	
LVR	Up to 80% of the purchase price or valuation whichever amount is lower.	
Loan Purpose	Any worthwhile purpose including purchase of residential metro property, bridging finance, business expansion, cash flow etc.	
Rate Options	<ul style="list-style-type: none"><li>Fixed interest rate to apply</li><li>Scan QR Code for current rates and product specifications</li></ul>	
Term	Minimum 2-month & maximum 24-month terms (12-months maximum for 2nd mortgages)	
Costs & Fees	Establishment fee*	2.2% (min \$4,950)
	Legal fees (Coded Loans)	\$1,850 + disbursements
	Legal fees (Non-Coded Loans) from	\$2,450 + disbursements
	Broker commission paid on settlement	set your own commission
	Valuation fee	advised in letter of offer^
	<i>*To be assessed on a deal-by-deal basis dependent on loan size and payable on settlement.</i>	
Discharge Fees	Trust account management fee	\$200 + GST
	Legal disbursements	at cost
Brokerage Fees	Broker determined - No clawback	
Repayments		
Type	<ul style="list-style-type: none"><li>Charged monthly in advance or capitalised</li><li>Interest for the term of the loan can be prepaid</li><li>No redraw available</li><li>Any unused retained/capitalised interest is rebated to the customer upon repayment of our loan</li></ul>	

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