

Commercial Property Finance

Purchase & re-finance of industrial, retail & office for investors & owner-occupiers
Eligible Security Types plus Indicative Valuation & Legal Fees

Summary of Security Types

Acceptable Securities 1 st Registered Mortgage over Retail, Industrial or Commercial Property in capital cities & regional areas with population > 20,000	Commercial Offices Retail Shops Shopping Centres Industrial Units / Factories / Warehouses	Medical / Professional Suites Residential Properties (Individual) Residential Unit Blocks (4 or more) Rural Residential (non-agricultural < 40 acres)
Security Types to Refer	Child Care Centres Function / Reception Centres Boarding Houses & Hostels Serviced Apartments (>35m ²) Panel Beaters / Smash Repair Shops	Hotels / Motels Car Yards / Car Parks / Car Washes Fast Food Franchise Sites Vacant Land (Collateral Only)
Unacceptable Securities	Construction Nursing Homes/Special Accommodation Retirement Villages Churches / Schools / Private Hospitals Caravan Parks Illegal Purposes Airports Resort Projects / Theme Parks Broad Acre for Development	Sport / Recreation Complexes / Marinas Rural Farms (Poultry, Pigs, Vineyards) Casinos / Clubs / Brothels Foundries / Brickworks / Quarries / Tanneries Theatres Floodplain Locations Contaminated / Chemical Sites Abattoirs Remote / Arid Regions

Indicative Valuation & Legal Fees

Valuation Fees (excl. GST)		Legal Fees (excl. GST)	
Security Value	Estimated Cost	Loan Value	Estimated Cost
Up to \$750,000	\$1,150	Up to \$750,000	\$1,050
\$750,001 - \$1,000,000	\$1,500	\$750,001 - \$1,000,000	\$1,380
\$1,000,001 - \$1,500,000	\$1,750	\$1,000,001 - \$1,500,000	\$1,800
\$1,500,001 - \$2,000,000	\$2,000	\$1,500,001 - \$2,000,000	\$2,250
\$2,000,001 - \$2,500,000	\$2,500	Over \$2,000,000	\$2,250 + 0.05%
\$2,500,001 - \$3,000,000	\$3,000	SMSF Legal Fees (excl. GST)	
Over \$3,000,000	Approx. \$1 per \$1,000	Up to \$1,500,000	\$1,800
		Above \$1,500,000	\$1,800 + 0.05%
Fees quoted are based on standard securities located in major metro areas. Higher charges may apply to more specialised securities or less accessible locations. Please ensure an adequate description of the property is available so that we may obtain a specific quote from the valuer where appropriate.		The above legal fees are base cost only. Final cost, including disbursements, is determined individually for each transaction. Further fees apply for such items as multiple security properties, multiple borrowers, GSA, review of trust deeds and leases. Please contact us for more information. SMSF loans may incur additional costs according to the accuracy, completeness and preparedness of documentation provided by the advising solicitor.	

Other Fees & Costs

Title Insurance Premium	Refer to separate schedule	Applies to all loans (example: a \$500,000 loan in NSW is \$330+GST)
Settlement Fee	\$350	Applies to all loans, charged upon settlement

The above information is indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information. Each loan application is subject to individual credit approval by Think Tank Group Pty Limited.

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