



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 (>50m 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 (+ GST)		Commercial Loan Legal Fees (+ GST)	
Security Value	Estimated Cost	Loan Value	Cost
Up to \$750,000	\$1,150	Up to \$1,000,000	\$1,000
\$750,001 - \$1,000,000	\$1,500	Over \$1,000,000	0.10%
\$1,000,001 - \$1,500,000	\$1,750	Residential Loan Legal Fees (+ GST)	
\$1,500,001 - \$2,000,000	\$2,000	All residential loans	\$550
\$2,000,001 - \$2,500,000	\$2,500	SMSF LRBA Legal Fees (+ GST)	
\$2,500,001 - \$3,000,000	\$3,000	Residential loans	\$1,600
Over \$3,000,000	Approx. \$1 per \$1,000	Commercial loans	\$2,000
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. The final cost, including disbursements (eg. searches, government duties, lodgement and registration fees, bank and postage fees), is determined individually according to the nature of each transaction. Please contact us for more information. SMSF loans may incur additional costs according to the accuracy and completeness 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.

© Think Tank Group Pty Ltd 2019 Version: 19.01 – January, 2019