

Purchase and refinance of industrial, retail and offices, for investors and owner-occupiers.

### Summary of security types

#### Acceptable securities

1st registered mortgage over retail, industrial or commercial property in capital cities and 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)

#### Security types to refer

- Child care centres
- Function/ reception centres
- Boarding houses and hostels
- Serviced apartments (>50m2)
- Panel beaters/ smash repair shops
- Hotels/ motels
- Car yards/ car parks/ car washes
- Fast food franchise sites
- Vacant land (not stand-alone)

#### 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
- All NRAS & NDIS properties
- Rural residential (non-agricultural < 40 acres)
- Rural farms (poultry, pigs, vineyards)
- Casinos/ clubs/ brothels
- Foundries/ brickworks/ quarries/ tanneries
- Theatres
- Floodplain locations
- Contaminated/ chemical sites
- Abattoirs
- Remote/ arid regions
- Petrol/Service Stations

### Indicative valuation and 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	<b>Residential loan legal fees (+ GST)</b>	
\$1,500,001 - \$2,000,000	\$2,000	All residential loans	\$550
\$2,000,001 - \$2,500,000	\$2,500	<b>SMSF LRBA legal fees (+ GST)</b>	
\$2,500,001 - \$3,000,000	\$3,000	Residential loans	\$1,600
Over \$3,000,000	Approx. \$1/ \$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), vetting of trust deeds and lease/s, 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 and costs

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