



*"Industry Professionals, Decades of Experience"*

as at January 20, 2010 **INDICATIVE INTEREST RATES** Terms Fees and Charges Apply to all Facilities.

Description	LVR Bands	Loan Amounts	Interest Rates
<b>Commercial Full Doc Funding</b>			
Principal & Interest up to 25 years	up to 70% LVR	min. \$ 150,000-00	from 7.65% pa
or Interest Only up to 5 years	up to 85% LVR	min. \$6,000,000-00	from 6.75% pa
Establishment Costs from 0.50% to 4.50% Valuation & Legal Fees separately payable Monthly Fees apply in 'some' cases			
Min 3 years Tax Returns & Financial Statements, must service debt to minimum requirements, no credit impairment unless paid & acceptably evidenced			
<b>Commercial Lo Doc Funding</b>			
Principal & Interest or Interest Only	up to 70% LVR	min. \$ 150,000-00	from 8.25% pa
Interest Only	up to 75% LVR	min. \$2,000,000-00	from 8.50% pa
Establishment Costs from 1.50% to 3.00% Valuation & Legal Fees separately payable			
Alternative income verification, must service debt to minimum requirements, no credit impairment unless paid & acceptably evidenced			
<small>Available Shortly</small>			
<b>Commercial Credit Impaired Funding</b>			
Lo Doc & Full Doc Options	up to 70% LVR	min. \$ 150,000-00	from 9.00% pa
Principal & Interest or Interest Only			
Establishment Costs from 1.00% to 3.00% Valuation & Legal Fees separately payable Monthly Fees apply in 'some' cases			
Min 3 years Tax Returns & Financial Statements if full doc otherwise alternative income verification applies , must service debt to minimum requirements			
<b>Development Funding</b>			
Senior Full Doc Developments & Sub-Divisions	up to 70% TDC	min. \$1,000,000-00	from 7.75% pa
Presales apply	up to 85% TDC	min. \$6,000,000-00	from 6.75% pa
Supporting Mezzanine Debt to Senior Piece	up to 95% TDC		from 18.00% pa
Lo Doc Developments (limited funds)	up to 70% GRV	min. \$ 500,000-00	from 11.50%pa
Establishment Costs from 0.50% to 4.50% Valuation & Legal Fees separately payable Line Fees apply in 'some' cases			
Min 3 years Tax Returns & Financial Statements if full doc otherwise alternative income verification may apply, must service to minimum requirements for any possible residual debt or project run over costs, presales range from 25% to 100% debt coverage			
Not limited to the follow: project and building experience, project viability location, liquidity, cash-flow, net assets, presales are all significant risk dynamics that impact funding structures and availability (this applies to all funding structures)			
<b>Specialised Securities &amp; Rural Funding</b>			
Full Doc	up to 75% LVR	min \$6,000,000-00	from 7.75% pa
Establishment Costs from 3.00% to 4.50% Valuation & Legal Fees separately payable			
Min 3 years Tax Returns & Financial Statements, must service debt to minimum requirements, no credit impairment unless paid & acceptably evidenced			
<b>Second Mortgage Funding</b> - Risk Margins May Apply			
2 <sup>nd</sup> Mortgage Security Only	up to 80% LVR	min. \$ 50,000-00	from 18.00% pa
Establishment Costs from 1.50% to 4.00% Valuation & Legal Fees separately payable			
Verifiable and acceptable Exit Strategy, debt serviceability evidence may be required			
<b>Caveat STL (Short Term Loan) Funding</b>			
Caveat (Pursuant to a First or Second Mortgage)	up to 80% LVR	min. \$ 50,000-00	from 2.00% per month
1 to 4 month terms			av. 4.00% per month

Avanti Commercial is a wholly owned subsidiary of Total Customer Care Pty Ltd ABN 91 101 257 863

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Establishment Costs from 2.50% to 5.50% Valuation & Legal Fees separately payable  
 Verifiable and acceptable Exit Strategy

**Property Bridging Funds**

Full Doc up to 75% LVR min. \$6,000,000-00 from 14.00% pa

Establishment Costs from 4.00% to 5.50% Valuation & Legal Fees separately payable

Min 3 years Tax Returns & Financial Statements, Verifiable acceptable Exit Strategy, must show ability to service the debt if exit strategy fails, no credit impairment unless paid & acceptably evidenced

**Joint Venture Funding**

Australia and Global Investments Shareholding will apply min. USD\$5.00m from 8.50% pa

Establishment Costs from 3.00% to 4.50% Valuation & Legal Fees separately payable

Min 3 years Tax Returns & Financial Statements, 5 years cash flow projects, acceptable ROI, must service debt to minimum requirements, no credit impairment

**Business Finance Funding**

Debtors Factoring (Australia & Overseas) min. \$ 100,000-00 from 13.25% pa  
 Inventory Finance min. \$1,000,000-00 upon application

Establishment Costs from 1.50% to 3.00% Valuation & Legal Fees separately payable Monthly Management Fees apply

Min 3 years Tax Returns & Financial Statements, must service debt to minimum requirements, no credit impairment

**International Funding and Private Client Facilities**

*The following facilities are generally for assets located overseas but can be applied to Australian based assets if appropriately viable*

**Instrument Funding** up to 100% of FV min. USD\$10.00m from 5.50%

Establishment Fee from 0.50% to 1.50% debt secured against SBLCs or BGs

**Overseas Property** up to 85% LVR min. USD\$5.00m from 6.75% pa

Establishment Fee from 3.00% to 4.50% commercial property and development facilities

**Non-Recourse 'Share Leverage Loans'** up to 80% LVR min. USD\$100,000-00 from 4.50% pa fixed

Establishment Fee up to 5.00% Interest Rates vary with loan term and Exchange location Funded against fluid  
 Publicly Listed Shares globally Restriction for use of funds apply Asset lend No Guarantees taken No Margin Call

**ZIUS Project Funding** up to 100% of Project min. USD\$25.00m from 4.00% pa

Large Property and Infrastructure Projects + Establishment Fee

Establishment Fee is payable at settlement only (no up front lender fees) from 14.50% to 17.75% and covers all loan establishment and arrangement and Surety Bond or SBLC costs <as arranged by ZIUS and collateralised against the project debt> and lender legal costs

Project equity taken, fully refundable escrow bond held with JP Morgan Chase Florida USA – terms apply

**FLEX Project Funding** up to 100% of Project min. USD\$tba m from tba.00% pa

Projects funded must have a SBLC as supplied by the Project Sponsor/Borrower covering 25% to 50% of funding needs and is collateralised to the Project – *further details available shortly*

Establishment Fee tba.00%

**Sophisticated International Private Clients**

Available to purchase of or for the sale of verifiable slightly seasoned or seasoned Banking Instruments and MTNs, generally above USD\$100m, direct seller and or buyer transactions only, pre-agreed terms and completion fee

*Avanti Commercial is listed with AUSTRADE as a Facilitator of Finance Internationally*

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