

Schroders RF Limited

Completed transactions

June 2021



Recent Transaction – Botany, NSW

| | |
|-------------------------|--|
| Loan Purpose | Assist with purchase of new factory unit |
| Loan Amount | \$4,000,000 |
| Loan Term | 12 Months |
| Interest Cover | 6 months interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 55.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement – Borrower General Security Agreement - Guarantor |



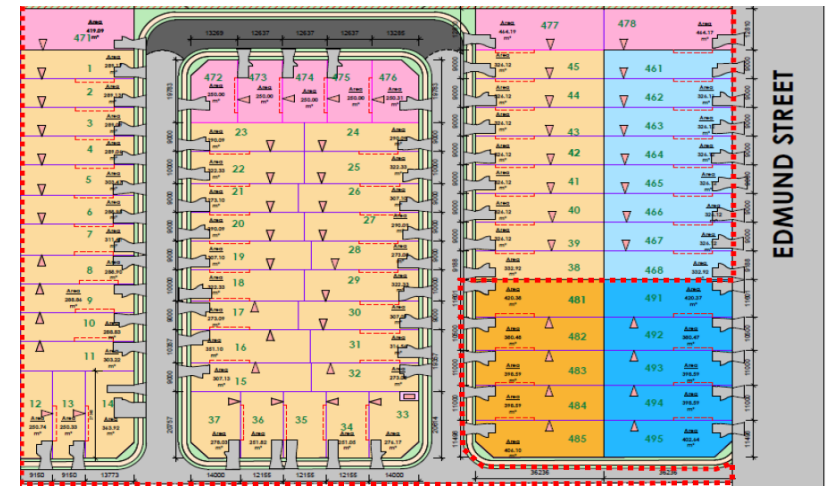
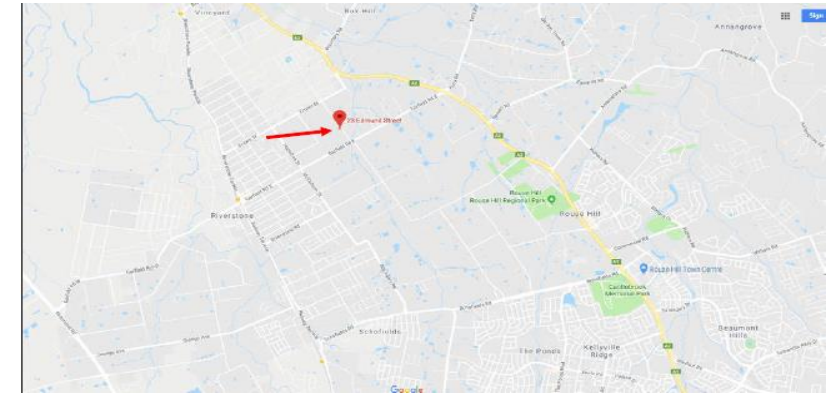
Recent Transaction – Coogee and Potts Point, NSW

| | |
|-------------------------|---|
| Loan Purpose | Assist with purchase of additional investment property |
| Loan Amount | \$2,000,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 55.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



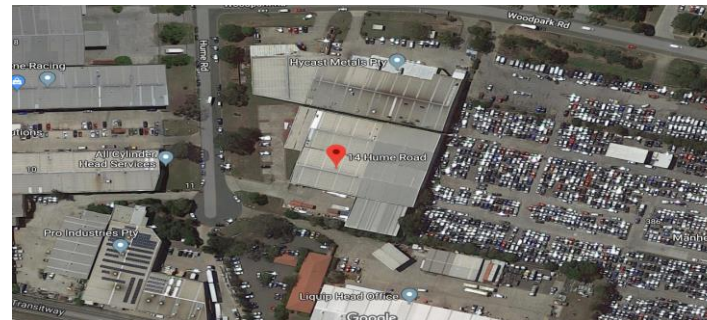
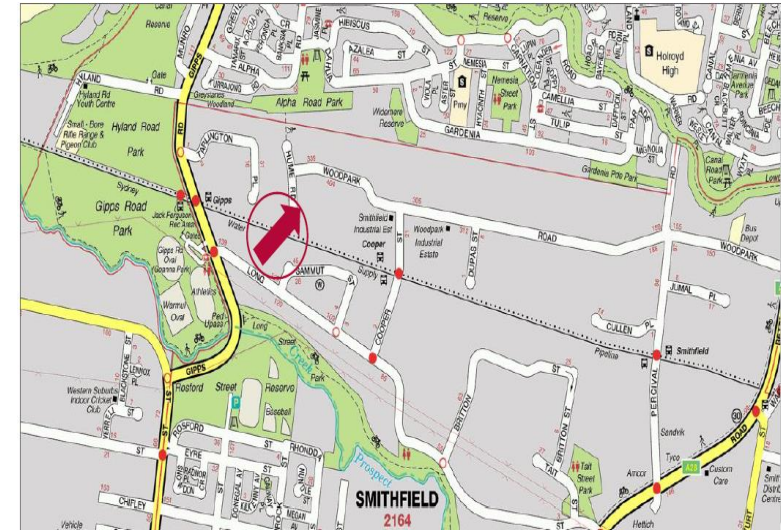
Recent Transaction – Riverstone, NSW

| | |
|-------------------------|--|
| Loan Purpose | 62 Lot residential subdivision |
| Loan Amount | \$15,200,000 |
| Loan Term | 13 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | Loan to Development Cost Ratio 75.0% Loan to Value Ratio 'as is' and on completion 48.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement Tri partite Deed with Builder |



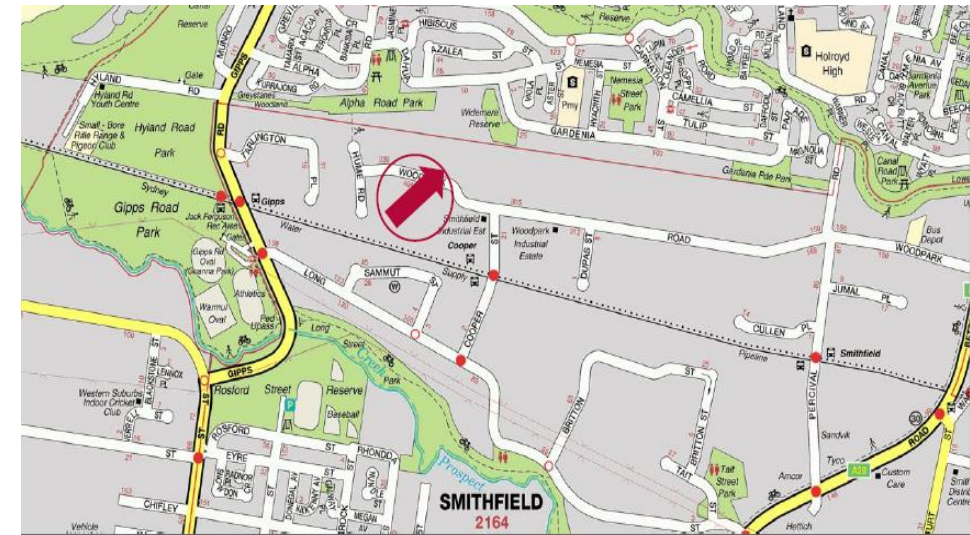
Recent Transaction – Smithfield, NSW

| | |
|-------------------------|--|
| Loan Purpose | Refinance existing loan over industrial premises, leased to single tenant |
| Loan Amount | \$5,295,000 |
| Loan Term | 18 Months |
| Interest Cover | 6 months interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 65.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement – Borrower General Security Agreement - Guarantor |



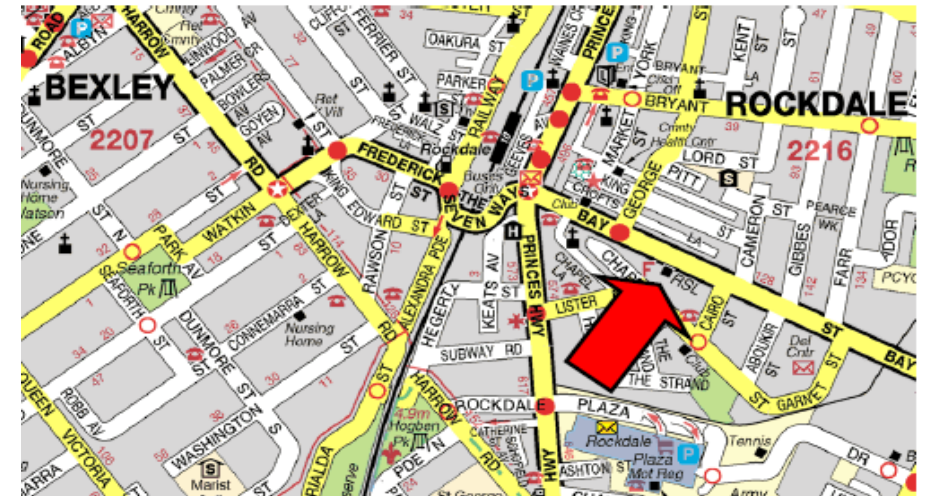
Recent Transaction – Smithfield, NSW

| | |
|-------------------------|--|
| Loan Purpose | Refinance industrial property from existing lender, Multi Tenanted- Office and Industrial Components |
| Loan Amount | \$10,725,000 |
| Loan Term | 18 Months |
| Interest Cover | 6 months interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 65.0%. |
| Security | First Registered Mortgage Director Guarantee General Security Agreement – Borrower General Security Agreement - Guarantor |



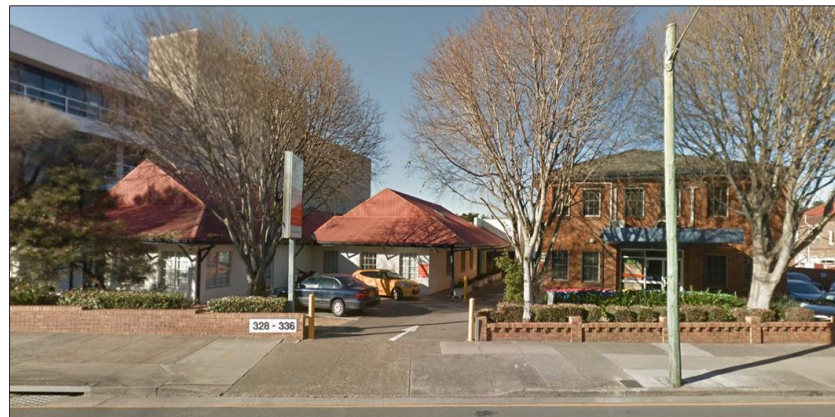
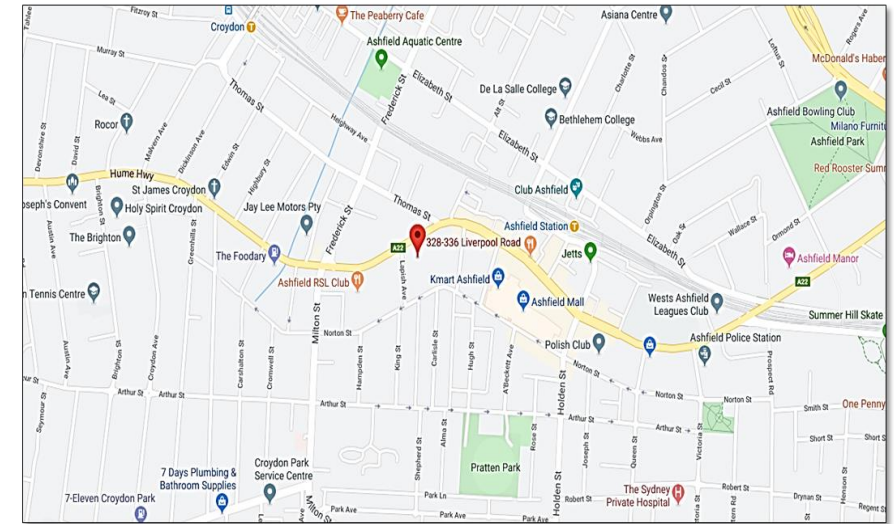
Recent Transaction – Rockdale, NSW

| | |
|-------------------------|---|
| Loan Purpose | Assist with completion of purchase of Development site- Former RSL Club Premises with DA. |
| Loan Amount | \$5,775,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 50.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



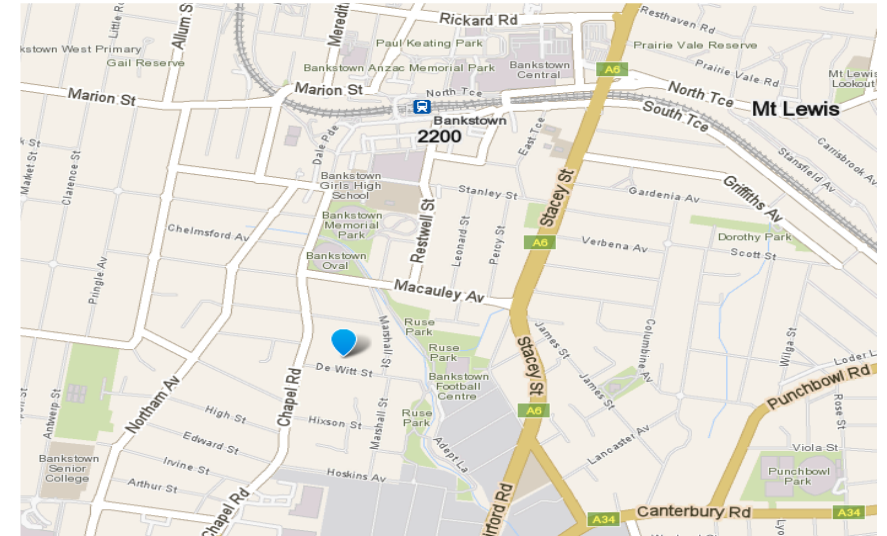
Recent Transaction – Ashfield, NSW

| | |
|-------------------------|--|
| Loan Purpose | Assist purchase of future development site, short term lease back to NSW Govt. |
| Loan Amount | \$6,600,000 |
| Loan Term | 12 Months |
| Interest Cover | 1.38 time stand alone and 1.58 times all sources |
| Loan to Valuation Ratio | 60.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



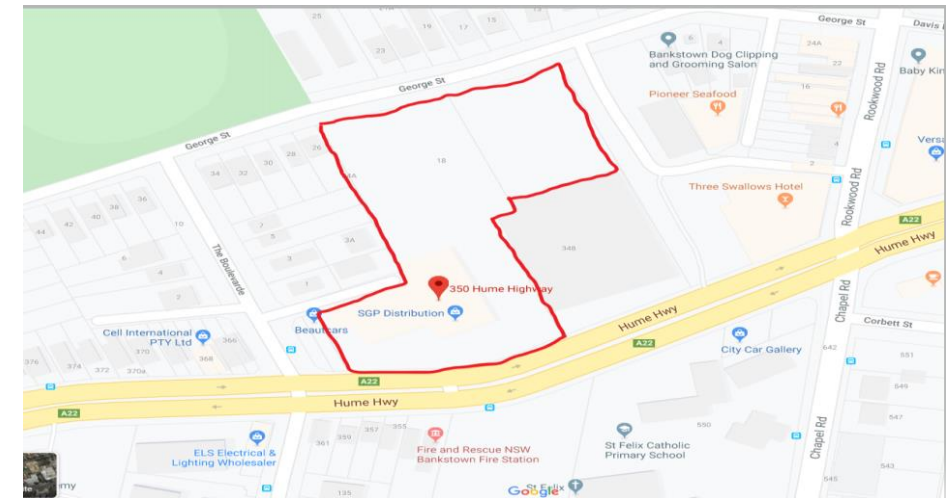
Recent Transaction – Bankstown, NSW

| | |
|-------------------------|--|
| Loan Purpose | Assist purchase of unit block for refurbishment and eventual on sale |
| Loan Amount | \$4,842,000 |
| Loan Term | 24 Months |
| Interest Cover | 0.89 times stand alone and 1.50 times all sources |
| Loan to Valuation Ratio | 65.0% |
| Security | 1 st registered mortgage over the subject property Directors Guarantees GSA over Borrower |



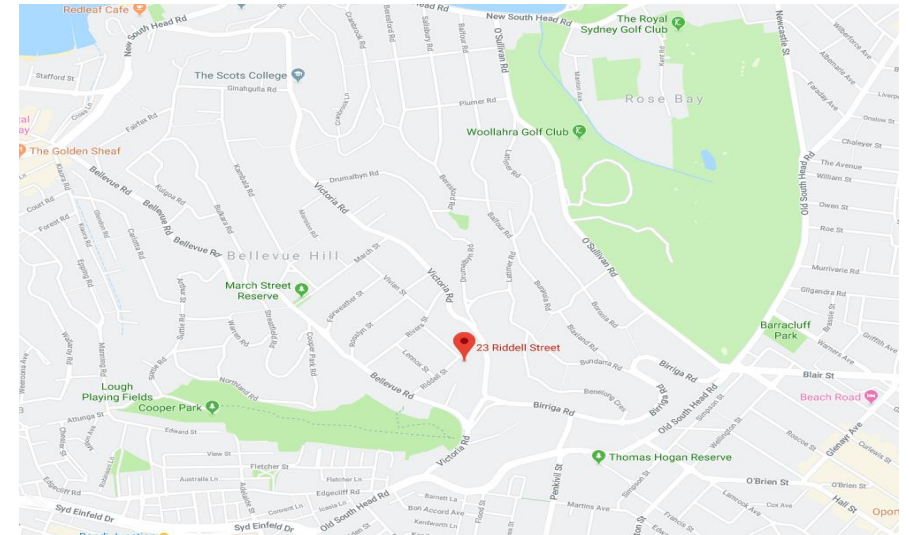
Recent Transaction – Bankstown and Yagoona, NSW

| | |
|-------------------------|---|
| Loan Purpose | Assist refinance of future development site with existing DA in place. |
| Loan Amount | \$6,825,000 |
| Loan Term | 18 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 45.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



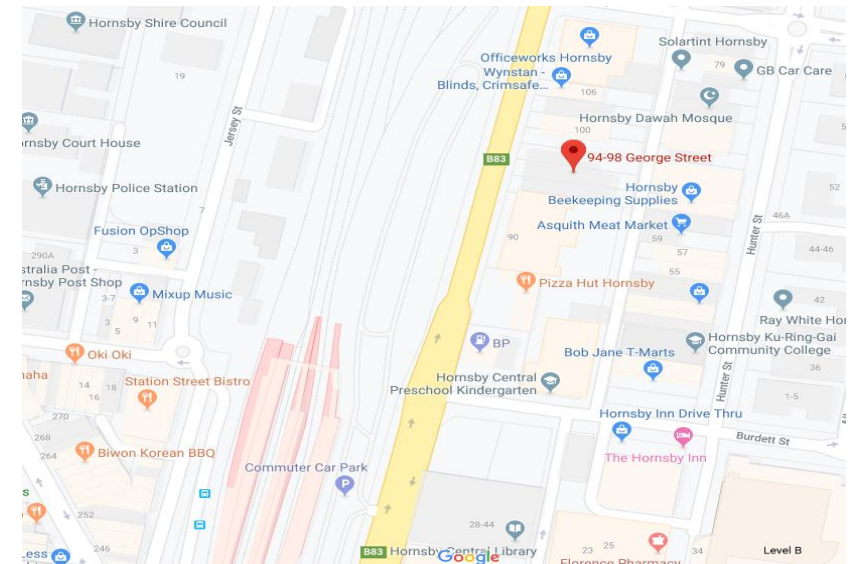
Recent Transaction – Bellevue Hill, NSW

| | |
|-------------------------|---|
| Loan Purpose | Assist purchase of future development site |
| Loan Amount | \$3,150,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 60.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Recent Transaction – Hornsby, NSW

| | |
|-------------------------|---|
| Loan Purpose | Assist purchase of future development site |
| Loan Amount | \$5,035,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 53.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



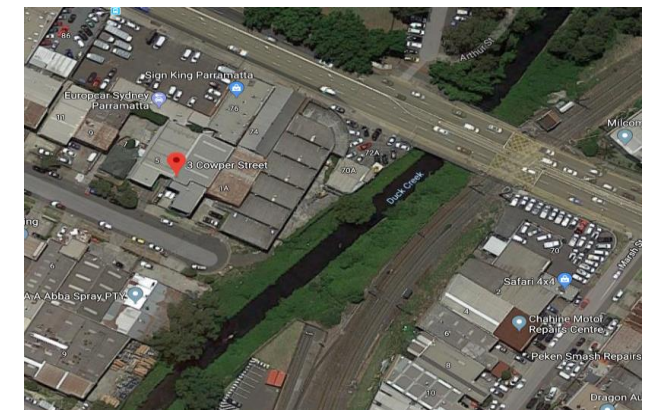
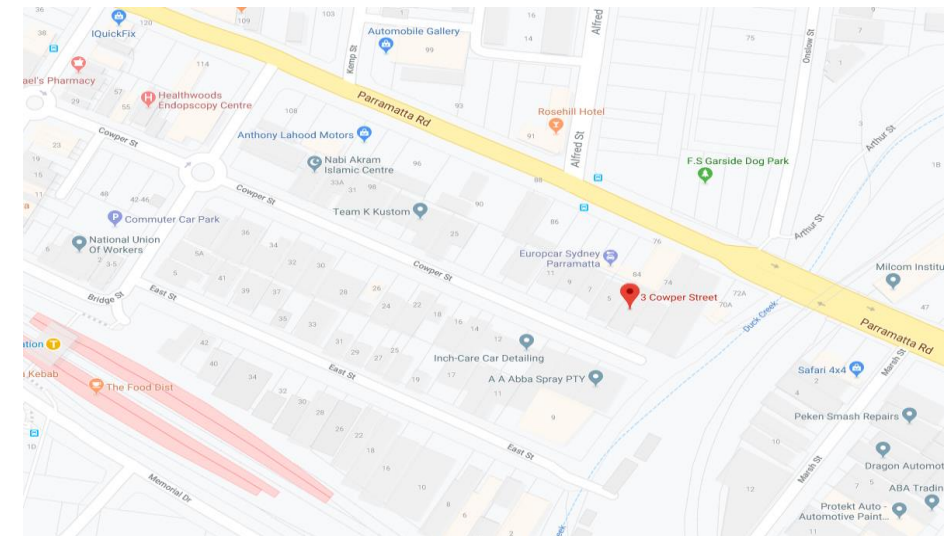
View of subject site from George Street



View of subject site from Hunter Lane

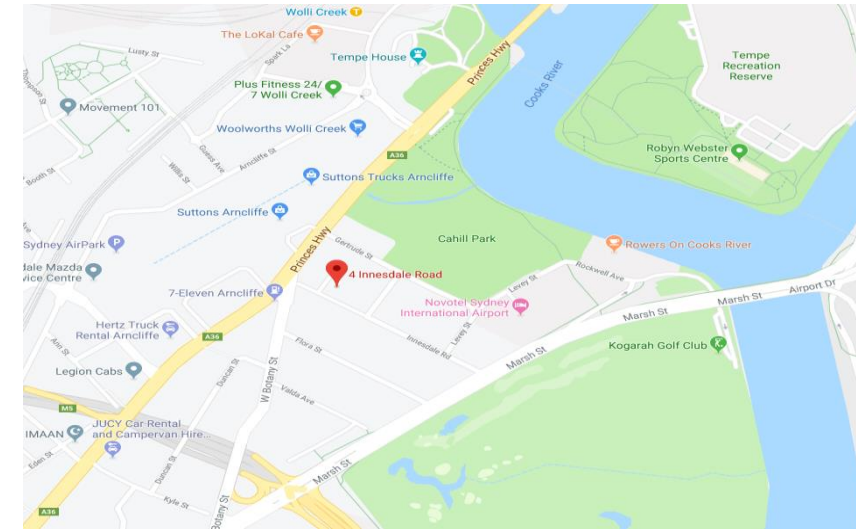
Recent Transaction – Granville, NSW

| | |
|-------------------------|---|
| Loan Purpose | Refinance Industrial Unit- Owner Occupied |
| Loan Amount | \$1,137,000 |
| Loan Term | 12 Months |
| Interest Cover | 14.78 Times, all sources |
| Loan to Valuation Ratio | 65.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Recent Transaction – Wollri Creek, NSW

| | |
|-------------------------|---|
| Loan Purpose | Assist completion of construction of new boarding house |
| Loan Amount | \$1,450,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 25.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



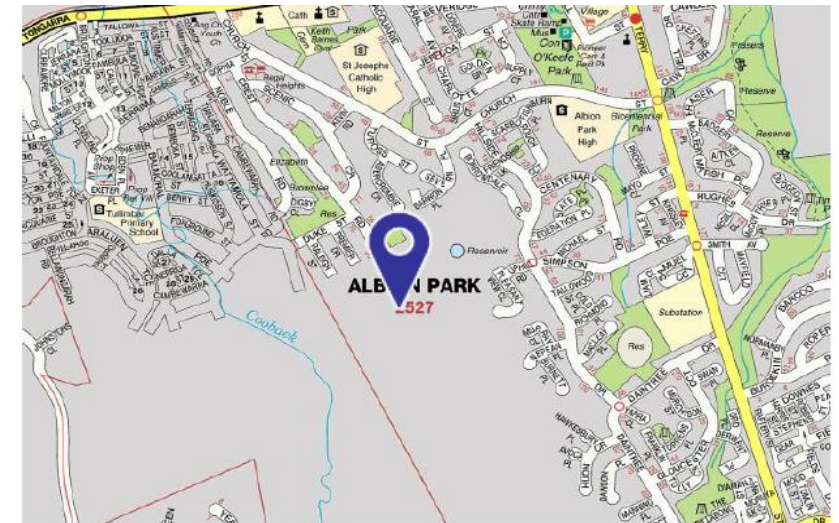
Recent Transaction – Maroochydore, QLD

| | |
|-------------------------|---|
| Loan Purpose | Refinance to repay equity investors |
| Loan Amount | \$1,145,000 |
| Loan Term | 18 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 51.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



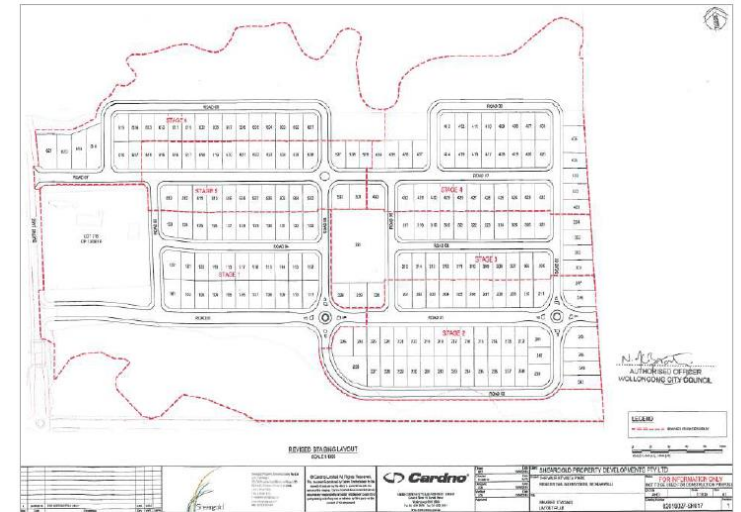
Recent Transaction – Albion Park, NSW

| | |
|-------------------------|--|
| Loan Purpose | Purchase of site and completion of residential subdivision of 72 lots |
| Loan Amount | \$12,300,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | Loan To Development Cost Ratio 69% Loan to Value ratio 'as is' and on completion 48% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement Tri partite Deed with Builder |



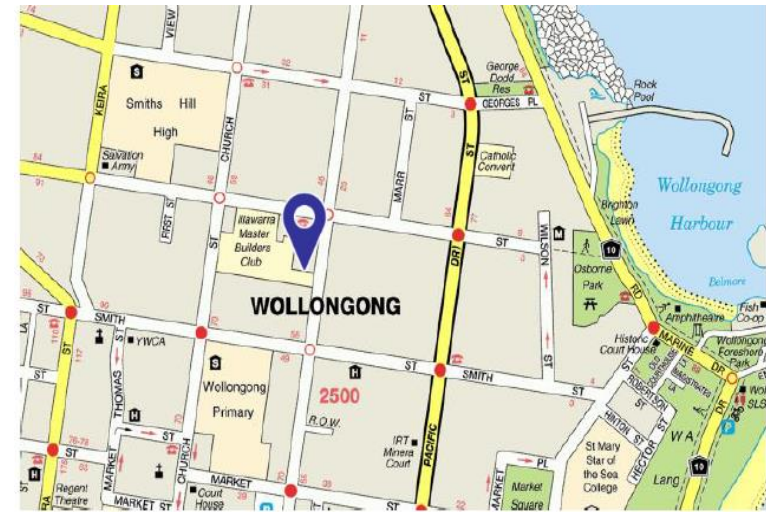
Recent Transaction – Dapto, NSW

| | |
|-------------------------|--|
| Loan Purpose | Fund subdivision and bulk earthworks costs |
| Loan Amount | \$9,030,000 |
| Loan Term | 15 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | Loan To Development Cost Ratio 50.0% Loan to Value ratio 'as is' and on completion 40.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement Tri partite Deed with Builder |



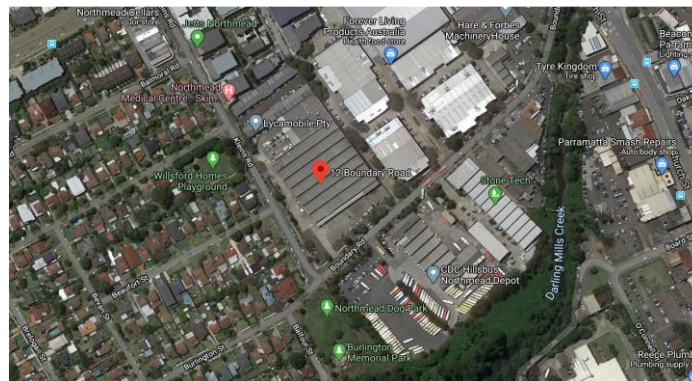
Recent Transaction – Wollongong, NSW

| | |
|-------------------------|--|
| Loan Purpose | Equity Release against residual units to inject to construction project |
| Loan Amount | \$2,132,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount 1.25 times, with all property outgoings prepaid |
| Loan to Valuation Ratio | 55.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



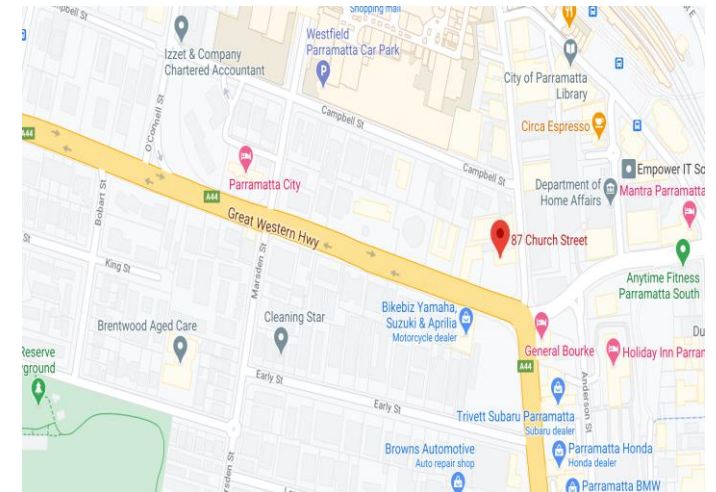
Recent Transaction – Northmead, NSW

| | |
|-------------------------|--|
| Loan Purpose | Syndicate Participation with Security Trustee |
| Loan Amount | \$10,000,000 |
| Loan Term | 24 Months |
| Interest Cover | 1.67 times |
| Loan to Valuation Ratio | 58.0% |
| Security | First Ranking Priority over Security Director Guarantee General Security Agreement |



Recent Transaction – Parramatta, NSW

| | |
|-------------------------|---|
| Loan Purpose | Refinance of Vendor Loan |
| Loan Amount | \$30,000,000 |
| Loan Term | 18 Months |
| Interest Cover | Interest and Property Holding costs capitalised within Loan Amount |
| Loan to Valuation Ratio | 50.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Recent Transaction – Sunshine Coast Residential Subdivision

| | |
|-------------------------|---|
| Loan Purpose | Residual stock loan to provide equity release for construction project |
| Loan Amount | \$2,845,000 |
| Loan Term | 12 months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 55.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



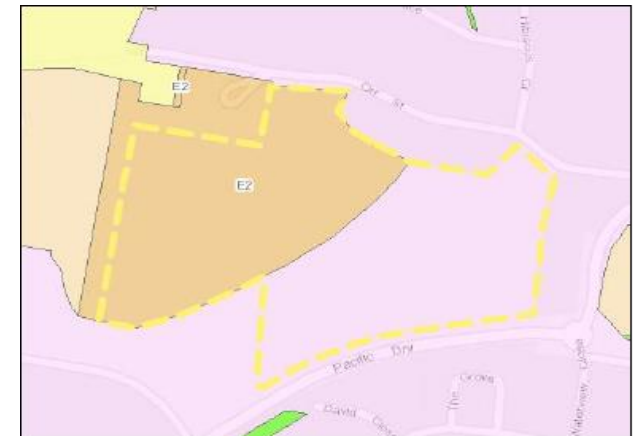
Recent Transaction – Completed Residential Subdivision - Kenmore, QLD

| | |
|-------------------------|--|
| Loan Purpose | Residual stock facility to assist with refinance of existing construction lender |
| Loan Amount | \$1,450,000 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 55.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Recent Transaction – Completed Residential Subdivision – Port Macquarie, NSW

| | |
|-------------------------|---|
| Loan Purpose | Refinance of existing construction lenders and equity release for next project site acquisition |
| Loan Amount | \$11,350,000.00 |
| Loan Term | 12 Months |
| Interest Cover | Retained interest for loan term, 10 pre-sales in place |
| Loan to Valuation Ratio | 64.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Recent Transaction – Residual Stock Transaction- Kew, VIC

| | |
|-------------------------|--|
| Loan Purpose | Refinance of existing construction lender and release equity for another development project. |
| Loan Amount | \$5,395,000.00 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 65.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement – Borrower General Security Agreement - Guarantor |



Recent Transaction – Development Site Loan – Wantirna, VIC

| | |
|-------------------------|--|
| Loan Purpose | Assist with refinance of existing site funding to allow progression of planning strategy |
| Loan Amount | \$8,624,000.00 |
| Loan Term | 18 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 56.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement – Borrower General Security Agreement - Guarantor |



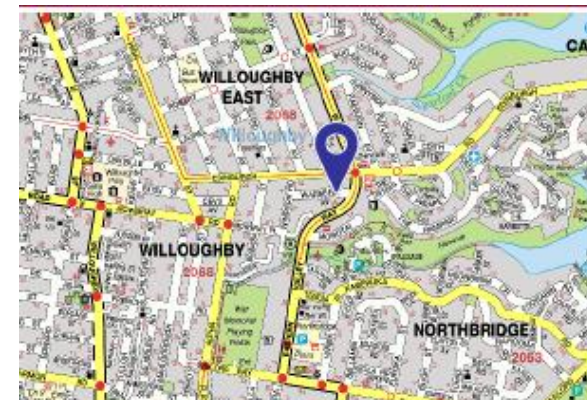
Recent Transaction – Development Site Refinance- Southport, QLD

| | |
|-------------------------|---|
| Loan Purpose | Assist with refinance of existing development site funding |
| Loan Amount | \$4,750,000.00 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 35.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Recent Transaction – Development Site Loan, Willoughby, NSW

| | |
|-------------------------|---|
| Loan Purpose | Assist purchase of 2 residential houses for future redevelopment |
| Loan Amount | \$3,240,000.00 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 60.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



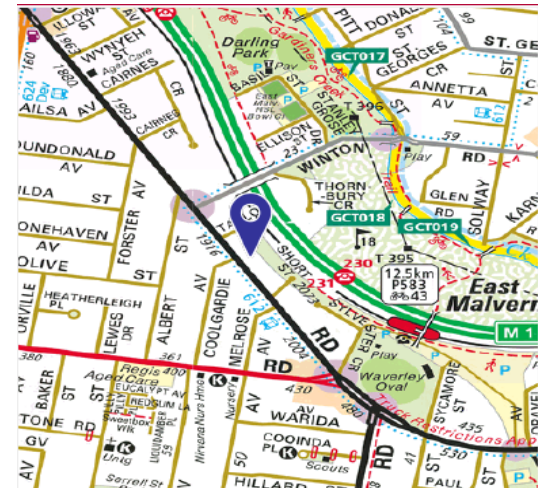
Recent Transaction – Construction Loan, West Dapto, NSW

| | |
|-------------------------|--|
| Loan Purpose | Assist with a construction of nine residential properties for existing Borrower in a multi-stage development. Six pre-sales in place |
| Loan Amount | \$4,123,000.00 |
| Loan Term | 12 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 60.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement – Borrower General Security Agreement - Guarantor |



Recent Transaction – Residual Stock Loan, Malvern, VIC

| | |
|-------------------------|---|
| Loan Purpose | Residual stock facility secured by six (6) lots to assist with refinance of construction lender |
| Loan Amount | \$3,058,000.00 |
| Loan Term | 6 Months |
| Interest Cover | Interest capitalised within Loan Amount |
| Loan to Valuation Ratio | 65.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Recent Transaction – Construction Loan, Sutherland, NSW

| | |
|-------------------------|---|
| Loan Purpose | Construction facility to assist with refinance of existing c lender and construction funding to finish 24unit residential project for existing Borrower |
| Loan Amount | \$11,800,000.00 |
| Loan Term | 12 Months |
| Interest Cover | Interest Capitalised within construction facility |
| Loan to Valuation Ratio | 62.0% |
| Security | First Registered Mortgage Director Guarantee General Security Agreement |



Further information

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