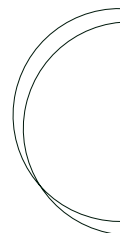


Guide for Referrers



CAB PROPERTY WEALTH
Investment-Finance-Capital

“CREATING
GREATER
OPPORTUNITIES”



About

Why does CAB Property Wealth Exist?

CAB Property help all borrowers, Home Owners, Property Purchasers, First Home Buyers, Developers, Business Owners, including anyone who have been failed by traditional banks due to Strict and tighter lending criteria.

And our services cover Loans for Personal, Car and Truck, Business Equipment, and Business Purchases.

How does CAB Property Wealth achieve this?

We don't have to take into consideration a borrowers serviceability, unlike most banks. This is because some of our specialised products available, come with a component of prepaid or capitalised interest. Some products are ideal for short-term commercial requirements.

What do we do?

We specialise in finding solutions for a variety of different business borrowing and property development scenarios. We provide solutions to referral partners clients, and assist the Finance Broker industry, Accountants, Lawyers, and Real estate agents.



Who does CAB Property Wealth help?



Business Borrowers

Business owners that own real estate and need to access equity quickly for genuine business purposes but can't demonstrate serviceability to standard 'traditional lender' requirements.



Property Investors


Investors that have a real-estate portfolio or Beginners in Property investing that need to access equity to improve (Renovations) an existing property or purchase a new property. They don't have cash available at the moment and need a short-term mortgage until they can complete a full refinance.



Property Developers

Novice or intermediate property developers that are growing into developers as a full-time role. Especially if they don't have great cash-flow or financial's.



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- A dark grey background featuring a network diagram of white icons. The icons represent people (silhouettes) and are connected by lines, some solid and some dashed, forming a complex web. Some icons are enclosed in circles, and some have concentric circles around them. A large, solid cyan circle is positioned in the lower-left quadrant, partially overlapping the network diagram and the list of bullet points.
- ♦ Low to 'No' upfront assessment fees
 - ♦ Walk the talk-We are Experienced Property Developer ourselves
 - ♦ No cancellation fees in the Indicative Letter of Offer Valuation
 - ♦ Can provide Fast turnaround for Settlements
 - ♦ Very High level of Commitment to Referral partners
 - ♦ Very High level of repeat customers
 - ♦ Win-win approach to lending

Our Solutions

We have a solution for almost every funding requirement. Below are the solutions we've developed after years of helping businesses who are credit impaired, can't get finance from traditional lenders or need urgent funding.



BUSINESS SOLUTIONS

BRIDGING OR WORKING CAPITAL LOANS

A Bridging or Working Capital Loan is for businesses that can't meet banks serviceability requirements, need funding to tide them over when things don't go to plan or have some unexpected costs and need finance to keep the business afloat.

SECURITY: 1st or 2nd Mortgage

TERM: 3-24 months

BUSINESS PURCHASE/ESTABLISHMENT FINANCE

When a client is looking for a loan to purchase a business or start a new business. The banks often won't lend to businesses that can't show profitability (difficult for new businesses) however, we will look at the exit strategy rather than how the borrower will service the loan. The business can then refinance to a standard loan once they have their financials sorted and can show profitability.

SECURITY: 1st or 2nd Mortgage

TERM: 3-12 months + Extensions

BUSINESS EQUIPMENT PURCHASE LOANS

Many businesses don't have enough available cash to consider an outright purchase, making business equipment financing a necessity. Even if they can afford it, investing cash in assets may leave them with less working capital to finance operations or explore new growth opportunities. Using property as security for a short term loan to finance business equipment purchases can be a quick and cost effective way especially if it's important for the business to own the asset from the outset.

SECURITY: 1st or 2nd Mortgage

TERM: 3-12 months + Extensions

EQUITY RELEASE

By releasing the equity in a property a borrower can increase liquidity for investments, for business purposes such as buying equipment, to improve cash flow, to pay suppliers or to pay off any tax debts. We can provide equity release finance on either a first or second mortgage to allow a borrower to use the finance for a genuine business purpose.

SECURITY: 1st or 2nd Mortgage

TERM: 3-12 months + Extensions

REFINANCE & DEBT CONSOLIDATION LOANS

Very Fast Refinance or consolidating of existing business loan (s). Refinancing can also allow borrowers to access the equity they have built up in their business over the years to fund future spending or upgrades.

SECURITY: 1st or 2nd Mortgage

TERM: 3-12 months + Extensions

ATO TAX DEBT LOANS

Pay off the ATO Debt. (often the ATO won't offer a further payment plan if one is currently in place) A tax debt loan may be a useful way of paying off tax debt before it becomes even more of a problem or when ATO payment plans are not a viable option.

SECURITY: 1st or 2nd Mortgage

TERM: 3-12 months + Extensions



PROPERTY/CONSTRUCTION/ DEVELOPMENT SOLUTIONS

LAND & PROPERTY FINANCE

If your property developer client is seeking funds to purchase a development site, we can help. Mainstream banks and lenders are often reluctant to get involved in land acquisition funding. If the property developer is able to secure the loan with the property then a short-term private loan is usually a good option.

SECURITY: 1st or 2nd Mortgage

TERM: 3-36 months + Extensions

LAND SUBDIVISION FINANCE

Creating a new allotment through a land subdivision is often considered less risky and more profitable than developing and selling land with houses and the project time-frames are a lot shorter. This gives a property developer two good options when it comes to creating value from land: subdivide and build, or create and sell new bare land allotments. No matter which scenario your client is pursuing, we can help.

SECURITY: 1st or 2nd Mortgage

TERM: 3-24 months + Extensions

RENOVATION/FLIP FINANCE

Many people are now starting to complete renovations or house flips as a way to create income. Sometimes after completing a couple of projects, renovators or property developers may want to start doing it professionally and set up a business to do so. We can help fund purchases for renovators or property flippers who are planning multiple projects.

SECURITY: 1st or 2nd Mortgage

TERM: 3-24 months + Extensions

● DEVELOPMENT/CONSTRUCTION FINANCE

If your client is a property developer seeking funds to settle on a development site or get a building project off the ground .

finance used to finance a building

SECURITY: 1st Mortgage

TERM: Tailored to construction program

● CONSTRUCTION COMPLETION FINANCE

Has your client's construction project been put on hold due to a lack of funds? Construction and construction completion loans are two types of loans that many banks and institutions are not financing right now.

SECURITY: 2nd Mortgage

TERM: Tailored to construction program



MEZZANINE FINANCE

Mezzanine finance offers property developers quick cash to bridge the funding gap between a senior loan and equity. Mezzanine financing is an ideal choice, particularly for property developers who are finding it difficult to access traditional funding sources.

SECURITY: 2nd Mortgage

TERM: Tailored to construction program

RESIDUAL STOCK LOAN

Residual stock loans are designed for property developers who have completed a project and wish to retain some of the remaining units or dwellings, rather than sell them, to settle the balance of their property development loan.

SECURITY: 1st Mortgage

TERM: Tailored to sales schedule

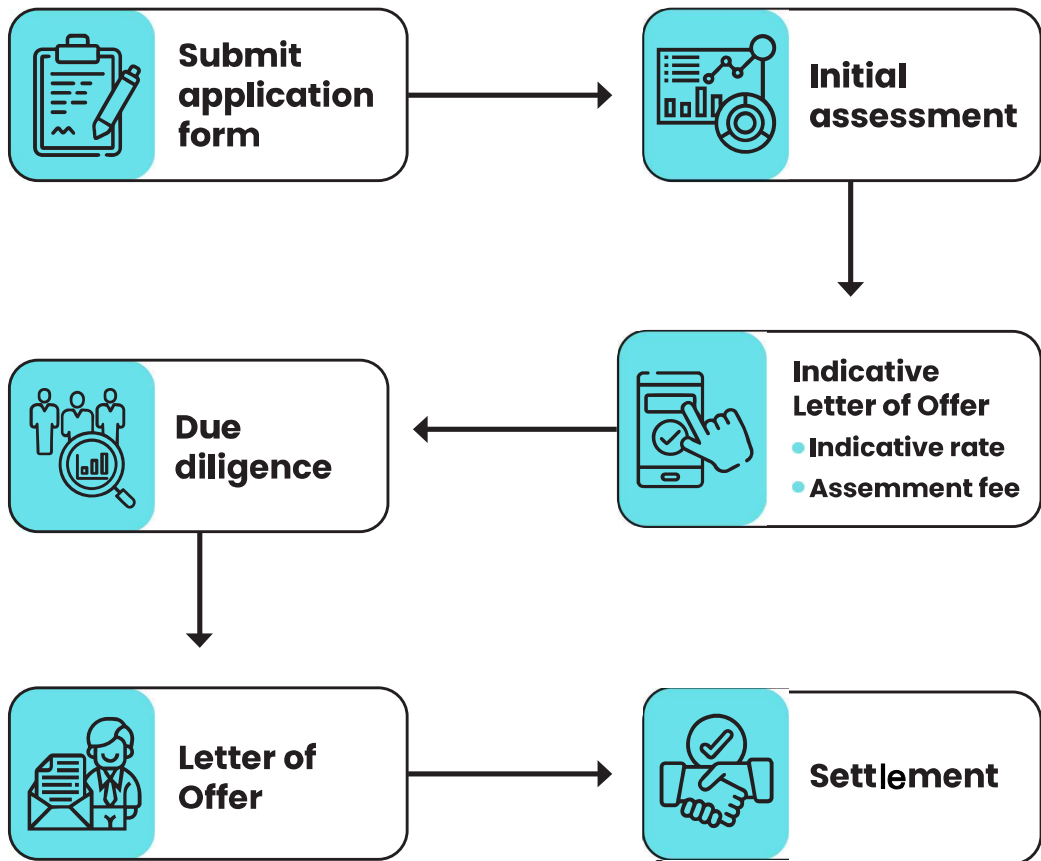
No serviceability required, interest is prepaid or capitalised up to 12 months + extensions. Rates are LVR and postcode dependant. *Maximum LVRs for major residential property in major metro areas provided, all other postcodes considered on application. Settlement within 5 business days of receipt of all outstanding information.





Enquiry to Settlement Process

Our process is fast, efficient and there's no cost until acceptance of our Indicative Letter of Offer.



Training & Support

Webinars

***CAB Property Wealth can provide training and education for referrers and our staff. Learn the basics of private mortgages, identifying opportunities, how it can be an additional income stream to your business or become a Full time role.

Referrer Resources

We have a dedicated page on our website for resources for our referrers. These include:

- ♦ Quick application form
- ♦ Product fact sheet
- ♦ Application checklist
- ♦ Webinar recordings
- ♦ Referrer mandate

Referrer Rewards

We appreciate the great work our referrers do and reward this work accordingly, with all referrer fees paid within 24 hours of settlement



Get In Touch

Approvals@cabpropertywealth.com.au

0422 050 863