

## Lending matrix

	COMMERCIAL	RESIDUAL STOCK	BRIDGING TO ACQUIRE OR SELL	RESIDENTIAL
<b>Rates</b>	9.0%–10.0%	8.5%–10.5%	8.5%–10.5%	8.5%–10.0%
<b>Max LVR</b>	65%	70%	70%	70%
<b>Loan amounts</b>	Up to \$3M	Up to \$3M	Up to \$3M	Up to \$3M
<b>Term</b>	Up to 24 months	Up to 24 months	3-12 months	Up to 24 months
<b>Acceptable locations</b>	Metro locations	Metro locations	Metro locations	Metro locations
<b>Establishment fee</b>	1.5%	1.5%	1.5%	1.5%
<b>Turnaround times</b> From receipt of application form to approval	3 days	3 days	3 days	2 days
<b>Valuation required</b>	Yes	Yes	Yes	Yes



### Fast



### Reliable



### Flexible

*"I've been working in the finance industry for over 26 years, engaging with numerous financial institutions and found George and the Millbrook team to stand out as exceptional. Their professionalism, efficiency, clear communication, and unwavering focus on offering solutions for my clients and prioritising shared success have consistently impressed me."*

**Sacha Doyle, CEO, Specialised Capital Solutions**

### Additional things to consider:

- Unregulated loans only
- Quick turnaround times
- Credit impairment will be considered
- Capitalised interest available
- Flexible credit assessment
- Simple income verification

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