

2017



Mortgage Product Guide

ZANK & CO.

Tel +61-3-8669-1855
+61-3-8669-1988

Suite 1, Level 1 858
Glenferrie Road Hawthorn VIC
3122 Australia

www.zank.com.au
invest@zank.com.au

Commercial Lending Product Introduction

1. About Zank & Co

Zank & Co. is an Australia based Fund management company.

Our mortgage fund provides effective commercial lending solutions for property investment and development.

2. Commercial Loan Product Matrix

Product	Term	Facility Type	Rate	LVR
Short-Term	1-9 Months	1 st Mortgage	1.25%-2.00% Per Month	Up to 70%
		2 nd Mortgage	Start from 2.00% Per Month	
Long-Term	9 Months or Longer	1 st Mortgage	9%-15% Per Annum	
		2 nd Mortgage	Start from 18.5% Per Annum	

3. Fee

Types	Fees
Due Diligence	0.2% of the loan amount +GST Minimum \$2,000 + GST
Application Fee	1.5% of the loan amount or \$10,000, whichever one is higher
Brokerage Fee	0.5% of the Loan amount

4. Required Documents For Equity(Land) Loan

For Equity (Land) Loan

- Filled Zank&Co. Loan Application form
- Certified Borrowers' Company Certificate
- Council Rate Notice
- "As is" Market Price Valuation Report of the Security within 6 month (Project Related Site Valuation needed if property development involved in the loan purpose.
- Trust Deed (If borrowing entity is a Trust)
- Company Constitution Statement(If borrowing entity is a Company)
- Building Insurance



ZANK & Co.
WHERE TRANSPARENT FINANCIAL SERVICE STARTS

- Certificated Copy of Guarantors' and Borrowers' Photo ID
- Signed A&L Statement From Guarantors' accountants
- Property Lease Agreement (If applicable)
- Security Sale Contract

- Project Feasibility Report(if property development involved in loan purpose)

For Development Construction Loan

- Filled Zank&Co. Loan Application form
- Sponsor Profile
- Project Manager Profile
- Builder Profile
- Certified Borrowers' Company Certificate
- Borrower Entity Profile and Shareholders Structure
- Signed A&L Statement From Guarantors' accountants
- Council Rate Notice
- As if Complete Valuation Report of the Security(Including project related site valuation) , conducted within 6 months
- Trust Deed (If borrowing entity is a Trust)
- Company Constitution Statement(If borrowing entity is a company)
- Building Insurance
- Certificated Copy of Guarantors' and Borrowers' Photo ID
- Fix Price Building Contract(if applicable)
- Construction Engineering Report
- Specific Project Feasibility Report
- If it is a second mortgage application, please provide the offer letter of first mortgage, letter of Priority Deed, financial documents from First mortgage.
- Pre-sale evidence: require copy of the offer to purchase, all addendums and amendments and confirmation of deposit and who is holding it
- Quantity Survey Report(Financier Check Estimate Report)
- Project Related Land Sale Contract

5. Our Specialized Lending

We specialized in the following scenarios	
Urgent Funding/ Bridging Loan	People need the funds urgently and can't wait the 4-6 weeks that traditional banks take.

Valuation not Contract	People has purchased under market value and they need to settle the transaction. They want to borrow against what it is worth and not what they paid for it.
Refinance Existing Caveat Loans	People has an existing caveat loan / mortgage facility that is about to become due or is already in default at high default interest rates and they need to refinance it as soon as possible.
Urgent Business Opportunity	A business opportunity that requires some urgent funding. Your client may have an opportunity to purchase stock at a discount and needs the funds quickly to secure the opportunity.
Developers Take Note	People who need some short term funds to complete a project they are working on.
Construction Loans	Developer who needs construction funding to complete a project.
Equity Loan	People who need funds for settlement or landbanking.

6. Loan Approval Process

- A. Client provides basic information regarding the loan case, Zank&Co. will reply in 1-2 days, whether we can take this deal or not and the indicated interest rate.
- B. Then, Zank&Co. will send the client an **Application Form and Due Diligence Invoice**, after finishing the application form, the client need to send it back to Zank&Co..
- C. Once Zank&Co. received the due diligence fee, it will take 3-5 business days to process the loan case, all case will be sent to our Investment Committee for approval, once the loan case been approved, Zank&Co. will issue conditional Offer to the client.
- D. When all conditions been met, Zank&Co. will issue an **Unconditional Offer** to the client, after signing the offer and pay all related fees, Zank&Co. will be able to release the funding in 1-3 business days.

抵押贷款产品介绍

1. 关于 Zank

Zank & Co. 是一家基于澳大利亚的资产管理公司。

我们运营的抵押型贷款基金提供给开发商有效的开发及周转用贷款方案，并给基金投资人带来稳定的投资回报。

2. 贷款产品综述

产品类型	贷款期限	一级/二级抵押	利率	LVR
短期	1-9 个月	一级抵押贷款	1.25%-2.00% 每月	上限 70%
		二级抵押贷款	2.00% 起每月	
长期	9 个月以上	一级抵押贷款	9%-15% 每年	
		二级抵押贷款	18.5% 起每年	

3. 费用说明

费用类型	费用金额
尽职调查费用	贷款额度的 0.2%，\$2,000 + GST 起
申请费用	贷款总额的 1.5% 或者 \$10,000, 按较高值收取
中介/渠道商费用	贷款总额的 0.5%

4. 需要提供的文件

土地贷款

- 填写完成的 Zank&Co. 贷款申请表
- 借款方公司注册文件公证件
- City Council 利率通知单
- 6 个月内土地价值评估报告 (As is Market Price, 如贷款目的涉及项目开发, 该评估报告需包含项目相关价值-PRS 的评估)
- 信托书 (如果借款实体为信托)
- 公司章程 (如果借款实体为公司)
- 建筑物保险
- 公证后的借款方和担保方的身份证复印件
- 会计师签署的贷款担保方的资产负债表

- 抵押物销售合同
- 租赁合同（如适用）
- 项目可行性报告（如贷款目的设计地产开发）

建筑贷款

- 填写完成的 Zank&Co. 贷款申请表
- 贷款方介绍资料
- 公证后的贷款方和贷款担保人身份证复印件
- 项目管理方(PM)介绍资料
- 建筑方(Builder)介绍资料
- 借款方公司注册文件公证件
- 贷款实体资料和股权架构说明以及证明文件
- City Council 利率通知单
- 6 个月内项目价值评估报告（As if Completion 评估报告，包含项目相关土地价值评估-PRSV）
- 信托书（如果贷款实体为信托）
- 公司章程（如果贷款实体为公司）
- 预售相关文件：销售合同复印件,所有销售附录文件以及预售首付持有方的确认函以及联系方式。
- 建筑工程报告（Engineering Report）
- 详细的项目可行性报告
- 固定价格的建筑施工合同
- 假如是建筑二级抵押贷款，我们需要提供一级贷款方的贷款 Offer,相关贷款法律文件，以及同意二级债的相关文件(letter of priority deed)
- 第三方出示的项目相关造价调查报告,(Financial Check Estimate Report or Quantity Survey Report)
- 会计师签署的贷款担保方的资产负债表
- 项目相关土地销售合同

5. 贷款类型

We specialized in the following scenarios

紧急需求贷款/ 过渡性贷款	无法等待银行 4-6 个月的审核周期，急需资金用于周转的客户
按资产价值评估计 算贷款比例的抵押 型贷款	贷款客户以较市场价较低的价格购买资产。但是比起成交价格，更希望以机构评估价格进行贷款比例估算，借以贷款到更多金额的需求
再融资贷款	已有抵押或者caveat贷款即将到期，或这些贷款已处于违约状态并需缴纳高额违约利息，需要紧急再融资的贷款客户。
仅仅商务需求贷款	紧急需要资金以促成商业良机达成的商务客户
开发用短期贷款	需要中短期贷款用以完成他们现有项目的开发商
建筑贷款	需要建筑贷款用以完成他们现有项目的开发商
房屋净值贷款	以房屋作为抵押，用以紧急资金周转的客户

6. 贷款审批流程

- A. 客户提供贷款项的目相关信息后，Zank&Co. 将在 1-2 工作日之内进行回复，是否可以向客户提供贷款以及相应的利率
- B. 一旦 Zank&Co. 审批觉得该贷款项目可行，将向客户发出**贷款申请表**以及**尽调费用单**，客户需要尽快将申请表填好、返回，并提供相应材料
- C. 在收到尽职调查费用之后，Zank&Co. 将用 3-5 工作日审核贷款项目，所有的贷款项目都将由投资委员会进行审核，投委会审批通过后，Zank&Co. 将向客户发出有**条件合同**
- D. 当所有的条件满足后，Zank&Co. 将向客户发送最终 Offer，在客户签署最终的贷款合同并支付相关费用后，Zank&Co. 将在 1-3 工作日之内安排放款