

PRIVATELENDING

HOLDINGS PTY LTD

Lenders Broker



A Purchase & Equity Release using 3 Properties

Dunmora Nth QLD

Strathdickie Nth QLD

Gympie QLD



Loan Amount: \$3.013.5m
LVR 43% by 1st & 2nd RM's

September 2025

Our long-term clients wanted to purchase a rural 325 acre Nth Qld property that was income producing from sheep, pastures etc. Family members would sell-up, relocate to Dunmora and all participate in the purchase and operation of this ongoing enterprise.

The purchasers required time to market and sell their properties using sales proceeds to payout this new loan...

We've assisted these clients before with finance to purchase and to renovate properties that were each sold at a profit. Their latest requirement was to provide finance using 2 owned properties each with available equity. Because of the regional location, it was difficult to find privates willing to finance the purchase or use owned property to assist with the purchase.

Location: Dunmora Nth QLD

Circumstances: The property was on acreage which is almost always a no-no for privates, the location was regional Qld, the purchase price was several million, it was being used for farming, it included a large residence, it was rural zoned, and it was income producing. The family members saw the opportunity and required bridging finance to purchase, finance the holding interest while properties were being marketed for sale and finance the loan fees.

Client contributions: The purchasers used their owner occupied properties with available equity.

What I did: I arranged a loan of \$3.013.5m to purchase the property, pay the stamp duty, the holding interest, the loan fees and \$500k in cashout to enable the new owners to make required improvements immediately settlement occurred. There were 2 x 1st mortgages and 1 x 2nd mortgage. Valuations weren't required, no accountant letter required due to interest being prepaid, on-site inspections required on all 3 properties, no fees payable upfront and no legal fee deposit required.

Loan amount provided: \$3.013.5m

Outcome successful?: Yes! Settlement occurred, cashout made available at settlement, ecstatic purchasers that didn't believe it was possible as they had been told by so many other privates that there were too many red flags.