



AUSTRALIAN
PRIVATE
MORTGAGES

Lending & Investment Solutions Made Easy



**“Outpace the ordinary with APM CRED Investments -
an Alternative Income Solution”**

About Us

Since 2018, APM has funded more than **\$355M+** in transaction settlements, secured via First Mortgages, with 100% Capital Return and an active loan book circa **\$105M**.

These funds have been invested in a range of high-quality loans, including Residential and Commercial Developments, Land Subdivisions, Unit Developments, and Land Banking transactions.

Each loan we fund is secured by a first-ranking mortgage against quality property assets with a recent valuation.

- \$2M to \$15M per transaction
- 6 to 18 months Loan Term
- Average loan size - \$4M to \$8M

To maintain the success of this funding model, APM conducts thorough due diligence on all credit aspects. This includes evaluating the sponsor's capacity to support and exit borrowing arrangements, as well as property security fundamentals and Builders viability.

Our emphasis on these rigorous attributes has contributed to APM's record of generating Stable and Secure Returns for Investors, without incurring any capital losses.

Australian Private Mortgages (APM) specialises in secure and dependable CRED investment solutions, utilising First Mortgage loans to transform our partners' visions into reality.

Our Values



Collaboration. APM has access to a diverse pool of borrowers and investors, allowing it to match the supply and demand of the CRED sector and work together to achieve mutual success.








Care. We prioritise the financial well-being of Sophisticated Investors and Borrowers. Our team prioritises risk management and provides reliable and customised Alternative Investment Solutions tailored to your time frame and goals.



Trust. Our Credit team, with over 80 years of combined lending expertise, has a proven track record of success. We have helped our investors achieve an average return of 8.65% annually over the 3 years, with 100% capital returns. (Rolling 12 month return at 9.15% p.a.)

Why partner with APM

-  **Select Counterparties:** Sophisticated and creditworthy counterparties.
-  **Experienced Borrowers:** We engage with borrowers who have a proven track record of financial responsibility and successful loan management.
-  **Robust Guarantor Assets:** Our counterparties are supported by guarantors with substantial asset bases, ensuring additional security and peace of mind.
-  **Market Depth:** We prioritise relationships with entities that contribute to and benefit from the significant depth of the markets in which they operate.
-  **Enforcement Control:** When necessary, our position allows us to effectively manage and control enforcement actions, ensuring the protection of our investor interests.

Investment Fundamentals

Capital Preservation: APM prioritises your capital by lending to high-quality borrowers and securing loans with first-ranking mortgages on high-quality real estate assets.

Consistent Income: APM offers attractive and stable returns paid in advance.

Exclusive Access: APM provides exclusive CRED opportunities typically reserved for institutional lenders.

Liquidity Options: Choose from various investment terms (6 to 18 months) to suit your liquidity needs.

Portfolio Diversification: Access a different asset class with a lower correlation to traditional investments (e.g., equities and bonds).

Private Lending Alternative: Provide funding via 1st Mortgages, up to 75% LVR, for creditworthy borrowers outside of traditional institutional lending channels.

Strong Returns: Our 3-year average APM CRED performance is 8.65% p.a. ensuring highly attractive results for investors. (12 Months Return: 9.15% p.a.).