



AUSTRALIAN
PRIVATE
MORTGAGES

Lending & Investment Solutions Made Easy

APM CAPABILITY STATEMENT 2024

*Partnering with Sophisticated Investors
to Provide Secure and Stable
Alternative Income Solutions.*

VERSION 3

About Us

Australian Private Mortgages (APM) is a boutique Investment Manager company and non-bank lender operating in the Commercial Real Estate Debt sector.

We provide a variety of options for those seeking alternatives to traditional bank lending and fixed-interest CRED investments, secured by quality Australian Real Estate. Our APM team has over 80 years of combined experience in lending, credit management, and investment services.

We are dedicated to offering flexible First Mortgage options for legitimate business and investment opportunities. Our operations prioritise the interests of our investors backed by High Quality First Mortgage loans.



Lending & Investment Solutions Made Easy

"Our primary goal is to provide our investors with reliable and consistent alternative income options through opportunities in Commercial Real Estate Debt (CRED)."

Anthony D'Alessandro -
APM Founder & CEO

Investment Fundamentals

- **Consistent Income:** APM offers attractive and stable returns paid in advance.
- **Capital Preservation:** Prioritising your capital, APM lends to high-quality borrowers and secures loans with first-ranking mortgages on high-quality real estate assets.
- **Portfolio Diversification:** Access a different asset class with lower correlation to traditional investments (e.g., equities and bonds).
- **Liquidity Options:** Choose from various investment terms (6 to 18 months) to suit your liquidity needs.
- **Exclusive Access:** APM provides exclusive CRED opportunities typically reserved for institutional investors or large private lenders.
- **Invest from \$100,000:** This is the minimum investment amount per entity



APM's Mission

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



Lending & Investment Solutions Made Easy









"Anthony's, Fund management skills have redirected our Fixed Interest focus to align with Alternative CRED opportunities over the last 5 years. This has resulted in strong improvement in our Income returns for our investment entities. The performance has far outperformed Bonds and cash-based investments. The company's ongoing communication on all investments and boutique approach to managing cash alternatives has delivered solid returns".

Andrew Dix –
Audit/Consultant

- **Consistent Income:** APM provides investors with a steady stream of income from interest payments on high-quality First Mortgage Loan. Investing in fractionalized Commercial Real Estate Debt (CRED) through Zagga Investment Trust (AFSL), managed by Australian Private Mortgages.
- **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.).
- **Private Lending Alternative:** Provide funding via 1st Mortgages, up to 75% LVR, for creditworthy borrowers outside of traditional institutional lending channels.
- **Expert Management:** APM's highly skilled team, with experience in credit, property and investment management, evaluates each loan on a deal-by-deal basis, delivering high-quality loans for investment.
- **Capital Preservation:** APM's fundamental objective is to achieve a 100% capital return. Over the past six years, APM has consistently succeeded in delivering a 100% capital return to all investors.

What we lend on

CONSTRUCTION 	LAND BANKING 	INVESTMENT 
RESIDUAL STOCK 	BRIDGING 	WORKING CAPITAL 

How we lend

Your investments are backed by quality property assets recently appraised and secured by a First Ranking Mortgage.



\$2M to \$15M per transaction



6-to-18-month loan term (Loan-to-value ratios up to 15%)

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 prioritize 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 interests.



Lending & Investment Solutions Made Easy

"I have been an investor client of APM's since their inception in 2018. Prior to 2018 I had utilised others to help me invest in the 1st Mortgage space.

What drew me to APM was that their primary focus was on me. They understood my main priority was capital preservation and they have been able to deliver that on all my investments to date whilst still providing attractive income returns.

APM engage an external Project Manager to oversee the projects I have invested in and all this is communicated to me in a quarterly report. I had never experienced that with other providers.

Now 5 years on, 1st Mortgage investments have grown to be a bigger part of my investment portfolio and that is due to the confidence in the team at APM."

Danny D'Astolto –
Retiree/CPA

"The diversification of APM styled 1st Mortgage investments has provided strong yields for my overall investment portfolio in this current interest rate environment."

Maurice Dean –
Former CEO ASX listed company

Funding Opportunities with APM's First Mortgages



Lending & Investment Solutions Made Easy

Since its inception, APM has provided more than \$330M in transaction settlements through First Mortgages with 100% Capital Returns.

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.

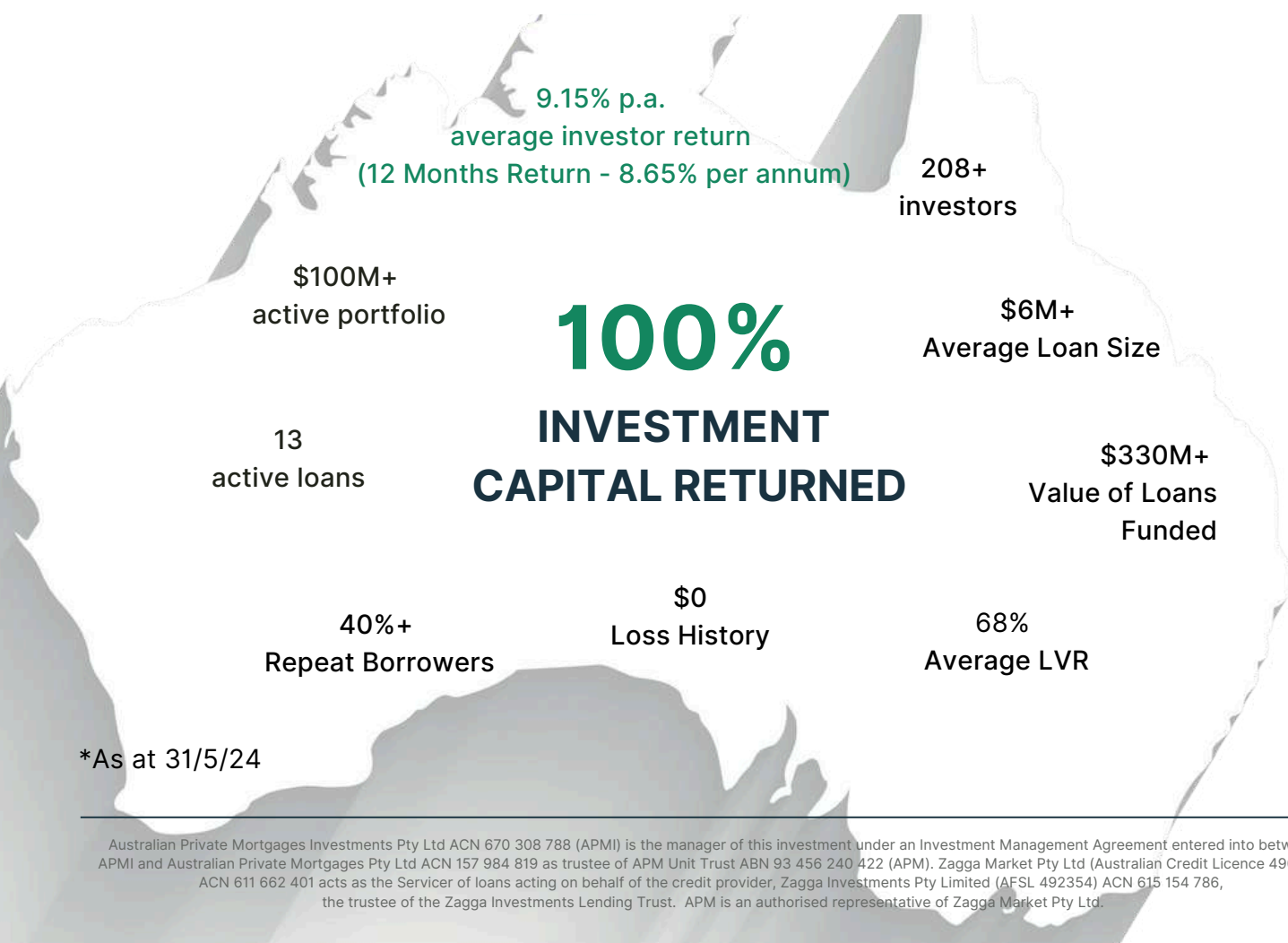
To maintain the success of this funding model, APM conducts thorough due diligence on all credit aspects. This includes evaluating the sponsor's capacity to support and exit borrowing arrangements, as well as property security fundamentals.

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.

"APM has provided a robust alternative investment solution to Fixed Interest investing in this low-interest rate environment. The investment process has been reliable, and the communication provided by the APM's team has been first class".

Rosemary Nixon –
Associate Professor,
Dermatologist

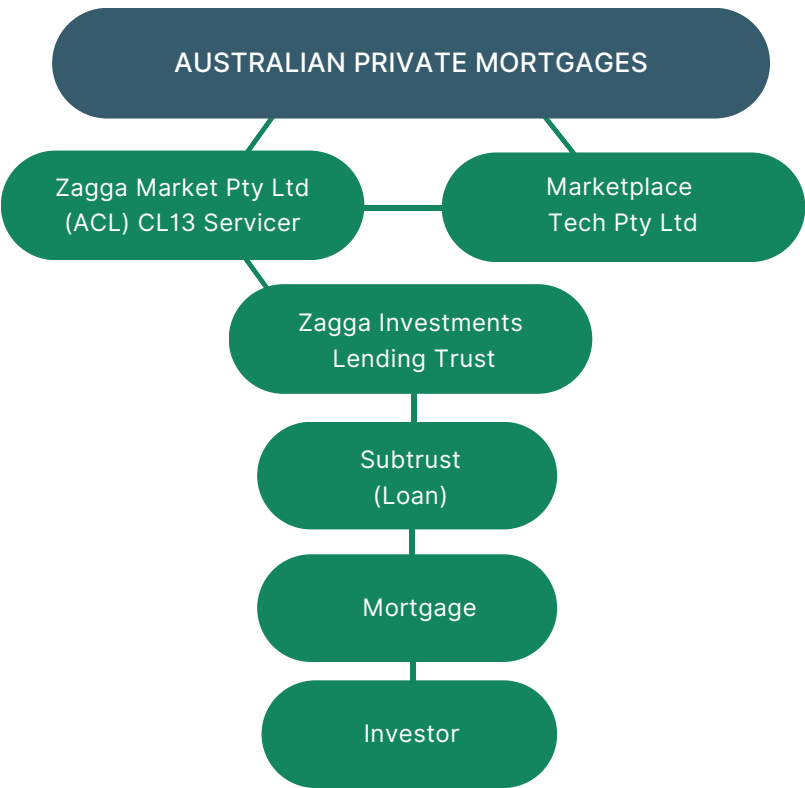
APM Stats and Facts*



*As at 31/5/24

Investment Structure

We currently operate Direct investment via Zagga Investments Lending Trust.



ZI is the investment manager and AFSL holder and Trustee of the Zagga Investments Lending Trust (ZILT) which houses all the loans and related security in separate sub-trust under Zagga Investments Lending Trust.

AUSTRALIAN PRIVATE MORTGAGES PTY LTD ACN 157 984 819, trustee of APM Unit Trust ABN 93 456 240 422, is an Authorised Corporate Credit Representative of ZAGGA MARKET PTY LTD (Australian Credit Licence 490904) ACN 615 192 928. ZAGGA MARKET PTY LTD acts as Servicer of loans acting on behalf of credit provider, Zagga Investments Pty Limited (AFSL 492354) ACN 615 154 786, the trustee of the Zagga Investments Lending Trust.

Australian Private Mortgages Investments Pty Ltd ACN 670 308 788 (APMI) is the manager of this investment under an Investment Management Agreement entered into between APMI and Australian Private Mortgages Pty Ltd ACN 157 984 819 as trustee of APM Unit Trust ABN 93 456 240 422 (APM). Zagga Market Pty Ltd (Australian Credit Licence 490904) ACN 611 662 401 acts as the Servicer of loans acting on behalf of the credit provider, Zagga Investments Pty Limited (AFSL 492354) ACN 615 154 786, the trustee of the Zagga Investments Lending Trust. APM is an authorised representative of Zagga Market Pty Ltd.

Our Investment Pathway

We currently operate via: [Direct investment on the Zagga/APM platform for sophisticated investors.](#)



Our unique investment platform has been developed to provide investors with access to available opportunities. Commitments can be made through this proprietary-built system.



Investors are required to commit a minimum of \$100,000 per opportunity, per entity. This amount provides a fractional interest to the investor in the underlying security.

Australian Private Mortgages Investments Pty Ltd ACN 670 308 788 (APMI) is the manager of this investment under an Investment Management Agreement entered into between APMI and Australian Private Mortgages Pty Ltd ACN 157 984 819 as trustee of APM Unit Trust ABN 93 456 240 422 (APM). Zagga Market Pty Ltd (Australian Credit Licence 490904) ACN 611 662 401 acts as the Servicer of loans acting on behalf of the credit provider, Zagga Investments Pty Limited (AFSL 492354) ACN 615 154 786, the trustee of the Zagga Investments Lending Trust. APM is an authorised representative of Zagga Market Pty Ltd.

APM Team

The APM team is committed to a common goal: helping you achieve your lending and investing objectives. We take the necessary time and effort to understand your unique requirements and aspirations, and create a customised plan that holds us accountable to implement your strategies for success.

Anthony D'Alessandro

CEO &
FOUNDER

Senior Financial Planner
Authorised
Representative of ASVW
Financial Services Pty Ltd



Anthony D'Alessandro is a seasoned professional in the financial services industry with 33 years of experience. His career commenced in 1991 as a Mortgage Broker, evolving into a Financial Adviser role by 1995. Anthony and his team have successfully funded over \$1.5 billion in settled mortgages throughout his career. He manages an existing client base of approximately 250 clients with over \$350 million of Funds under Advice. With extensive experience in portfolio management, client relationships, lending and development funding, Anthony brings a multifaceted skill set to the business.

An SMSF specialist advisor with strong business management and operation capabilities.

Lino Pelaccia

EXECUTIVE DIRECTOR &
BUSINESS
DEVELOPMENT



Lino is a highly experienced professional in the mortgage broking industry with over 30 years of experience under his belt. With a wealth of experience in both major and non-major lenders, Lino has held significant positions throughout his career, including leadership roles in business development. He works closely with the CEO, providing valuable insights in the areas of strategy, governance and stakeholder relations. Lino has also managed divisions in Corporate, Institutional and Property sectors for some of Australia's leading financial institutions. As APM's "Hands-On" operator, Lino brings his strong analytical skills in lending and credit control, honed within the financial services sector. He ensures business partners receive profitable and high-performing mortgage opportunities that help drive business growth.

Selena Khoo

HEAD OF INVESTOR
RELATIONS AND
COMPLIANCE

CFP® Professional
Certification



Selena is a financial professional with a strong background in various financial institutions. As the Responsible Manager for APM and Head of Compliance, she plays a key role in guiding the company's strategic compliance directives and cultivating strong investor and partnership relations. Selena holds a Bachelor of Arts (BA), a Diploma of Financial Planning, and a CFP® Professional Certification.

She oversees investor onboarding, conducts AML-KYC checks, verifies wholesale investor status, and ensures regulatory compliance. Selena maintains transparent communication with investors, provides regular updates on fund performance, and manages the diversification and performance of the mortgage fund portfolio. Her responsibilities also include developing funding models, overseeing loan settlements, and promoting a culture of compliance within the organisation.

APM Team

Ross Palmington

MORTGAGE
ADMINISTRATION
MANAGER



Ross is a long-term member of our APM team, with an impressive 46 years of experience in the financial services and mortgage industry. He specialises in Fund Operations, Mortgage Administration, and Office Management. In his role, he provides support with settlements, works closely with the wider team on mortgage loan submissions, establishes strong relationships with lenders and clients, manages databases, ensures customer file/audit requirements are met, handles customer services, and assists with troubleshooting clients' post-settlement needs.

Ross is primarily in charge of APM's treasury management and deployment.

Christopher Desire

INVESTOR LIAISON
*Associate Advisor SMSF
Authorised
Representative of ASVW
Financial Services Pty Ltd*



Christopher has been an integral member of our team since its inception, bringing with him a wealth of experience in portfolio management, investor relations, and capital markets.

Armed with a Bachelor's degree in Economics & Finance, he is responsible for Investment Markets Research and providing technical support to the financial planning department.

Christopher has a natural talent for understanding and implementing investment strategies that align with the client's goals and objectives.

Natalia D'Alessandro

HEAD OF MARKETING



Natalia brings over 18 years of experience in Marketing, Communications, and Business Development to her role at APM. She is dedicated to promoting the brand recognition across various platforms, improving customer experience, and enhancing the company's reputation.

With a Bachelor of Journalism and a Master's in Marketing, Natalia's experience encompasses external and internal corporate communications.

Michael Savoia

PROJECT MANAGER
AT MAVENSTONE &
APM EXTERNAL
CONSULTANT



Michael is an experienced Director in Project Management with a track record of success in the national construction industry. He is adept in residential, commercial, and industrial projects. He graduated from the Master Builders Association of Victoria and is known for converting business strategies into concrete design and construction outcomes. Michael and his team oversee project development on all APM construction transactions. is known for converting business strategies into concrete design and construction outcomes.

Michael and his team oversee project development on all APM construction transactions.

Our Values



Collaboration

We promote collaboration and focus on building strong relationships with borrowers and investors. We prioritise risk management, and our team is highly knowledgeable in Lending, Credit, and Investment Management. All loans are assessed by our Credit Committee with over 80 years of credit/lending expertise.



Care

At APM, trust is built through transparency and honesty – principles that are integral to our approach. We provide consistent alternative investment solutions that are tailored to meet your specific needs. With our extensive experience in investment management, lending, and credit, we are well-equipped to facilitate secure CRED opportunities that align with your investment objectives.



Trust

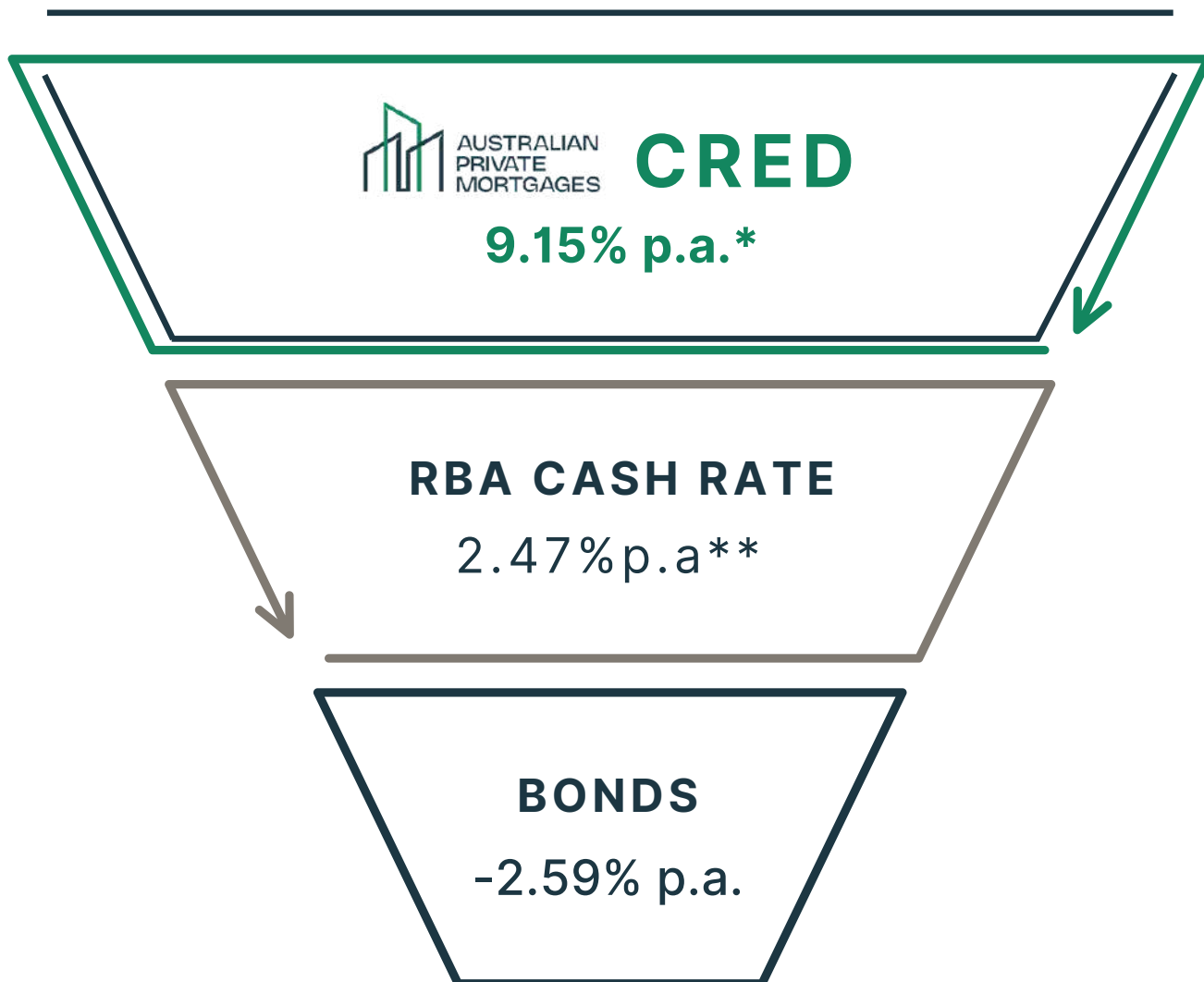
At APM, we prioritise the financial Well-being of Our Sophisticated Investors. Our team of investment professionals is dedicated to providing expert guidance throughout the lending and credit management process for all high-quality loans. Our efforts result in an impressive average return of over 8.6% p.a. over the past 3 years. We work diligently to ensure that our clients' investments are stable, secure, and consistent.



Lending & Investment Solutions Made Easy



Investment Return: Comparison



**Delivering Top Quartile Returns via an Alternative Income Solutions.
(Average 3 years ending 31 May 2024)*

*** RBA Bank Accepted Bill 90 days*

DISCLAIMER: Past performance is no guarantee of future results. Past performance is not a reliable indicator of future performance and investments are subject to investment risk, fees and costs.

Funding Showcase

FUNDING DATE JUNE 2024 CREMORNE (VIC) 70-72 CUBITT STREET

LVR: 65%
Total Lend: \$21M (Construction)
Loan term: 12 months
Loan purpose: To assist with the development of 7 unique office spaces – each occupying a private floor – all available by strata sale/ Repeat APM borrower



8.50% p.a. - 9.50% p.a.



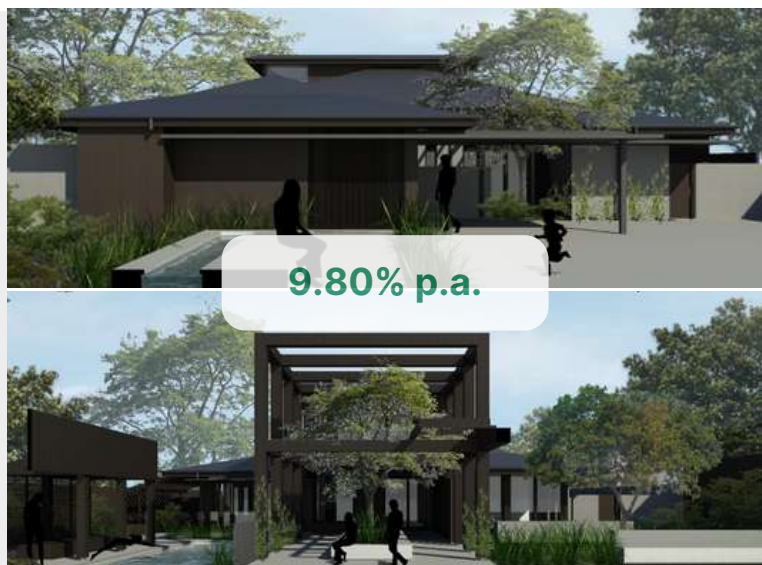
9.80% p.a.

FUNDING DATE MAY 2024 RESERVOIR (VIC) 3/3A NEWLANDS RD

LVR: 73%
Total Lend: \$10.9M
Loan Term: 15 months
Loan Purpose: To assist with the refinancing and construction development located at 3/3A Newlands Road, Reservoir, VIC 3034

FULLY FUNDED MAY 2024 BRIGHTON (VIC) 3 WOLSELEY GROVE

LVR: 73%
Total Lend: \$10.9M
Loan term: 12 months*
*with Early Repayment Option
Loan purpose: Development Bridging Loan Facility over 3 Wolseley Grove, Brighton VIC 3186



9.80% p.a.

Funding Showcase

FULLY FUNDED AUGUST 2023

WILLIAMSTOWN (VIC) 25 LAUNCESTON ST.

LVR: 69%

Total Lend: \$2.080M

Loan Term: 12 months

Loan Purpose: Land refinance and Progressively drawn construction facility to assist with a Two-level Office/Warehouse along with coverage for interest and costs.



COMPLETED/SETTLED JULY 2023 EPPING (VIC) 8 NORTHPOINT DRIVE

LVR: 65%

Total Lend: \$7.259M

Loan term: 12 months

Loan purpose: Construction of Warehouse
Development completed in 12 Months



COMPLETED/SETTLED MARCH 2023 BELMONT (VIC) 367 HIGH STREET

LVR: 68%

Total Lend: \$5.25M

Loan Term: 14 months

Loan Purpose: Development of 19 high-end apartments (Freedom Apartments)





Motor Racing Sponsorship - Ryan Wood

**(Dunlop Super2
championship)**

"With the amazing support and guidance provided by team APM, they have been instrumental in helping me through my early journey of competitive motor sport."

Ryan Wood –
Walkinshaw Andretti United

2024 V8 SUPERCAR DRIVER
WALKINSHAW ANDRETTI UNITED



*Supporting
hard work,
dreams and
persistence*



Lending & Investment Solutions Made Easy



Contact Us

Our team is always available to assist you.



anthonyd@ausprivate.com.au
linop@ausprivate.com.au



03 96955695



101 Victoria Ave, Albert Park
VIC 3206



@australianprivatemortgages

Strategic Collaboration

APM see every lending transaction as a strategic collaboration, and we treat our borrowers and introducers as true partners. Over the years, we have formed successful collaborations with a variety of noteworthy companies.

Zagga

danahermoulton

gadens

WBP
GROUP


Mavenstone.

"Mavestone's team is responsible for overseeing project development in all APM construction deals. Our partnership has a well-established record of achievement in the construction sector, particularly in the residential, commercial and industrial spaces. We strive to achieve even more in the future."

Michael Savoia –
Project Manager at
Mavenstone & APM External
Consultant



Lending & Investment Solutions Made Easy



*“Collaborating to deliver
dependable CRED income
opportunities.”*

Lending & Investment Solutions Made Easy