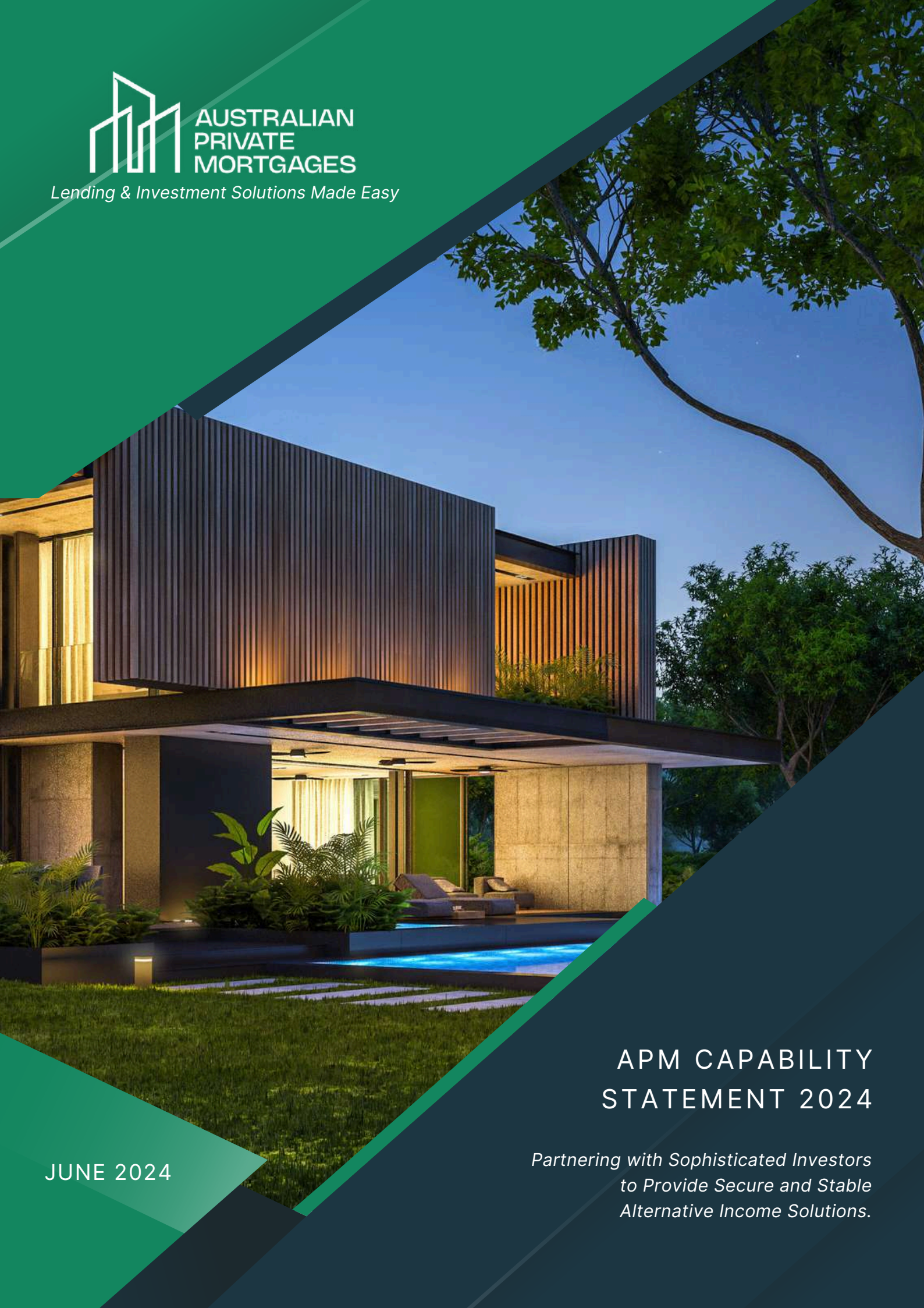




AUSTRALIAN
PRIVATE
MORTGAGES

Lending & Investment Solutions Made Easy



APM CAPABILITY STATEMENT 2024

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

JUNE 2024

About Us

Since 2018, APM has funded more than \$330M+ in transaction settlements, secured via First Mortgages, with 100% Capital Return, with an active loan book circa \$100M.

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



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

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.).

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

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.

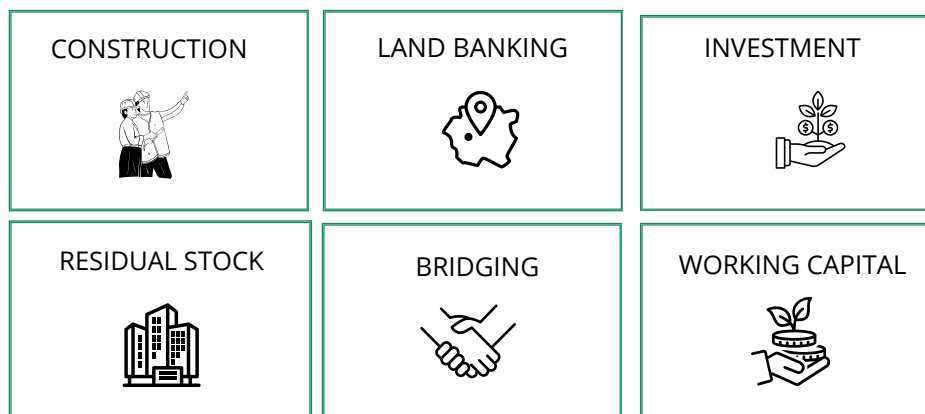


Care. We prioritise the financial well-being of Sophisticated Investors and Borrowers. Our team prioritises risk management and provides reliable and customised Alternative Investment Solutions tailored to your time frame and goals.



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.)

What We Lend On



How We Lend

At APM, we guarantee that every loan we facilitate is supported by a first-ranking mortgage on high-quality property assets backed by up-to-date valuations.

Our thorough assessment process, by APM's Credit Policy, ensures that each loan meets our strict criteria.

We evaluate every new lending opportunity individually, taking into account the loan type, amount, security property, timing, and a host of other factors. This process is meticulously overseen by our Credit team to ensure thoroughness and compliance.

To uphold the integrity and success of our funding model, APM engages in comprehensive due diligence for all credit-related aspects. This encompasses a detailed analysis of the sponsor's ability to sustain and settle the loan, as well as a thorough examination of the underlying property security.

By adhering to these principles, we maintain the highest standards of lending practices.



\$2M to \$15M per transaction



6-to-18-month loan term (Loan-to-value ratios up to 75% for creditworthy borrowers)



\$4M to \$8M Average Loan Size



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 with an active loan book circa \$100M.

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

Quarterly APM Stats and Facts



*As at 30/6/24

Past performance is not a reliable indicator of future performance, and investments are subject to investment risk, fees and costs. Returns are not guaranteed

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 interests.



Lending & Investment Solutions Made Easy

“We have partnered with APM since 2018. They have funded multiple facilities, providing flexible terms and delivering outstanding results for our business. The premium paid for funding with a non-bank organisation has resulted in significant opportunity cost benefits for our stakeholders. APM delivers comprehensive, well-priced financing, resulting in outstanding outcomes for us as a developer and building organisation”.

Andrew, Impact Design Homes

Investment Return: Comparison

Period ending 30th June 2024

	1 Year	3 Years (p.a.)	5 years (p.a.)
APM/Zagga CRED Investments	9.15%	8.65%	8.00%
S&P/ASX 200 Australian Equities Index	16.80%	9.62%	9.15%
S&P/ASX Australian Fixed Interest	1.37%	-1.67%	-0.02%
Reserve Bank of Australia 90 Bank Bill Yield*	3.81%	1.80%	1.34%

*Reference rate for market interest rates.

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.

Investment Pathway

We currently operate within two key funding options*

1. Direct Investment Via ZAGGA/APM Platform



Wholesale Investors are invited to commit to available opportunities via Zagga/APM proprietary - built investment platform (peer-to-peer)

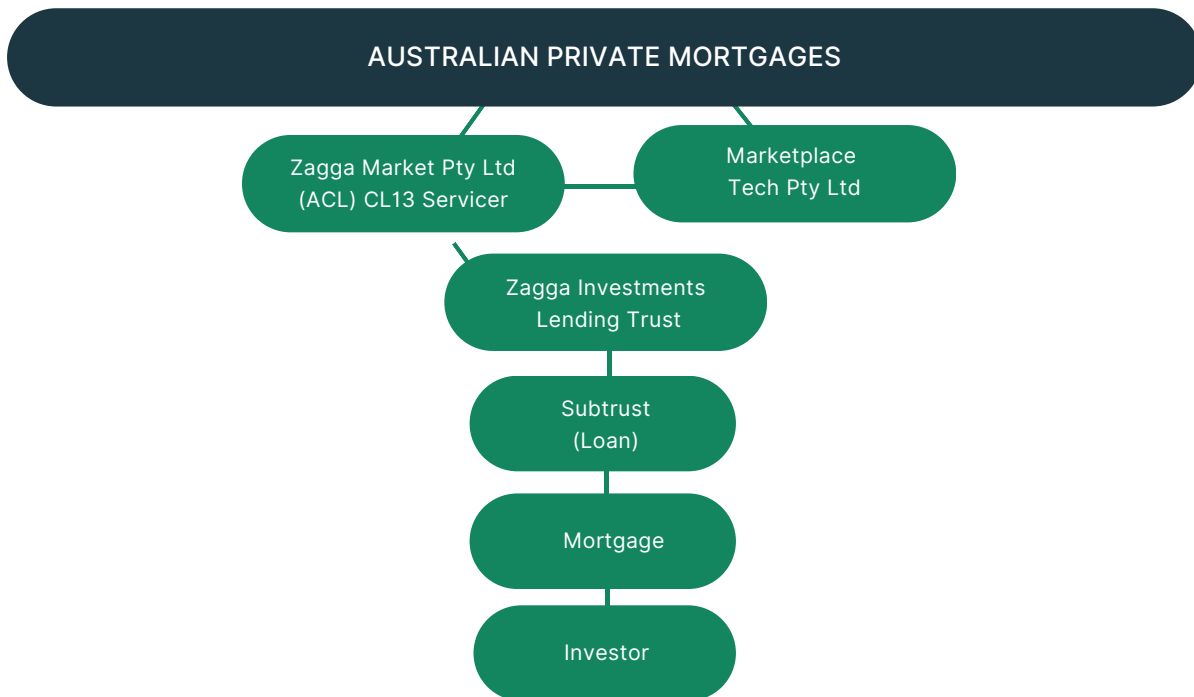


Minimum investment is \$100,000 per entity, per opportunity and provides a fractional interest to the investor in the underlying security.



9.15% p.a.
12 months - investor return

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.

Investment Pathway

2. Dedicated APMI Mortgage Income Fund (APMI MIF)

The APMI-MIF enables investors to access the commercial real estate market through debt financing, eliminating the need to directly source and manage individual loans.

-  August 2024
COMMENCEMENT
-  \$100,000 (AUD)
MINIMUM INVESTMENT
-  OCR +4.40% p.a. to 4.75% p.a.
on capital deployed (target return
from 9.00% p.a.)
TARGET RETURN**
-  Income distributions are reinvested
unless nominated otherwise
QUARTERLY DISTRIBUTION
-  12 Months
MINIMUM FUND TERM
-  90 Days
NOTICE PERIOD

Australian Private Mortgages Investments Mortgage Income Fund (APMI-MIF) is a unique wholesale Fund that offers investors an attractive rate of return along with consistent, risk-managed income.

Our Fund's strategy for achieving its desired returns involves a calculated blend of elevated loan-to-value ratios and extended senior loan agreements within its First Mortgage Loan Portfolio. We aim to achieve this by carefully investing in a selection of credit-approved, mortgage-backed loans.

By investing in the APMI-MIF, wholesale investors can access opportunities not readily available to private investors directly while benefiting from the investment manager's specialist knowledge and skills.

*This offering material is only available to Wholesale clients as defined in the Corporations Act. **Past performance is not a reliable indicator of future performance, and investments are subject to investment risk, fees and costs. Returns are not guaranteed

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 ASWV
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 borrowers, manages databases, ensures customer file/audit requirements are met, handles customer services, and assists with troubleshooting clients' post-settlement needs.

Christopher Desire

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



Christopher has been an integral member of our team since its inception, bringing with him a wealth of experience in Financial Services.

Armed with a Bachelor's degree in Economics & Finance, he is responsible for the development of APM funding models, investor relations and capital deployment.

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.

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

AVAILABLE

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



AVAILABLE

9.80% p.a.



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

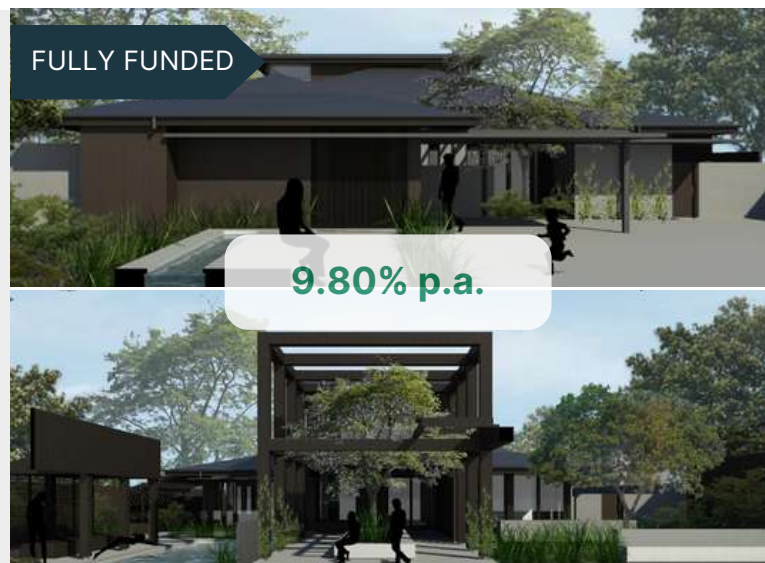
LVR: 73%
Total Lend: \$10.9M
Loan Term: 15 months
Loan Purpose: To assist with the refinancing and construction development located at 3/3A Newlands Road, Reservoir, VIC 3034

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

FULLY FUNDED

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

"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




AUSTRALIAN PRIVATE MORTGAGES


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.




"Mavensstone'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
Mavensstone & APM External
Consultant



Lending & Investment Solutions Made Easy

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

Lending & Investment Solutions Made Easy