



Debt Advisory Solutions for Residential Property Investment and Owner Occupiers

Each client has their own objectives and comes with their own financing scenario. Cashel House is focused on providing debt structuring and sourcing, using a global range of products and solutions.

As of July 2018

Product Type	Full Document	Low Document	Alternative Document	No Document	Global Private Banking Structures
Suitability	Loans for clients with validated full income details or long term successfully self employed.	For self-employed clients with more than 1 year of successful profitability.	For foreign and non-conforming corporate borrowers with limited information.	For corporates and trusts borrowing for short term funding without any financial statements or income evidence.	For High Net Worth Clients who have large amounts of growth orientated assets across multiple jurisdictions including at least USD\$2m in securities.
Loan Purpose	Any Purpose	Personal and Investment	Investment	Investment	Personal and Investment
Eligible Security	Property (Residential Commercial, Industrial, Land, No Rural)				Property and Tradable Securities
Loan Amount	• \$250,000+	• \$250,000+	• \$250,000 - \$3,000,000	• \$250,000 - \$10,000,000	USD\$2m +
Interest Rate	• From 3.6% for owner occupied • From 3.9% for investment		• From 5.95%	• From 7.95%	• From 3.6%
Establishment Fee	• From nil	• From nil	• From 1%	• From 1.5%	• From nil
Leverage	• Up to 80%	• Up to 80%	• Up to 80%	• Up to 65%	• Up to 60%
Term	• 30 years	• 30 years	• 30 years	• 6 to 36 months	• 5 year revolving

Cashel Family Office Locations

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Supporting Documents Needed for Each Application

Information will vary subject to the lending scenario and the individual. With your consent and for your convenience, Cashel House will arrange all items marked ^

Engagement Steps:

1. Discuss scenario needs with Cashel Adviser
2. Complete Engagement Letter and Debt Needs analysis
3. Provide supporting documents
4. Complete Asset Valuations and Credit Checks
5. Cashel to review and complete debt product tender
6. Complete and secure formal credit approvals
7. Arrange settlement

Global Reach

To secure the best possible outcomes, Cashel House engages with over 35 local lenders and over 100 private, global and non-bank lenders to secure finance for you.

Existing Debt Statements

- Home Loan Statements (past 6 months)
- Investment Loan Statements (past 6 months)
- Credit Card Statements (past 3 months)
- Car Loan Statements
- Other Loan Statements (past 3 months)
- Credit Report^

Existing Real Estate Assets

- Rates Notes
- Title Search^
- Valuation^
- Property Insurance^

Expenses

- Rental Expenses for past 3 months

If Purchasing of New Real Estate

- Contract of Sale
- Valuation^
- Rental Appraisal

If Applying for Development Finance

- Development Plan
- Planning Permits
- Fixed Place Building Contract
- Quantity Surveyor Report
- Building Risk Insurance
- As is Valuation
- As If Complete Valuation

Income Verification

- ATO Notice of Assessments
- Income Tax Returns
- Financial Statements
- ATO Tax Portal
- Last 3 PAYG Payslips
- Last 3 Monthly Rental Remittances
- Lease Agreement
- Dividend Statements
- Government Pension Statements
- Interest Income Statement

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