FIFO CAPITAL

Bridging Loan

A short-term property solution designed to bridge a defined funding gap, with a clear sale or refinance exit, where traditional servicing may not fully support the transaction.

Up to 90%
LVR

6–18 mo
Term

Capitalised
Interest, or interest only to the exit

AT A GLANCE

Loan amount	Up to $5m
Security	PG + GSA, 1st / 2nd mortgage
Basis	Asset quality, LVR & exit
Rate	from 12% p.a. plus fees
Interest	Interest capitalised or interest only until the exit
Exit	Required — defined & evidenced (sale or refinance)

BEST FIT WHEN THE CLIENT HAS…

- ✓ A short-term funding gap
- ✓ A clear and credible exit
- ✓ A sale or refinance that needs time to complete
- ✓ Strong property equity

EXAMPLE

$1.2m

A $1.2m loan on a premium inner-east Melbourne residence, 2nd mortgage with interest capitalised over 9 months at ~85% LVR — assessed on asset quality, equity and supported by a clearly defined sale strategy.

PROPERTY VALUATION RATIOS — MAXIMUM LVR

PROPERTY TYPE	REGION	1ST	2ND
Residential	Metro	90%	85%
Residential	Regional	85%	75%
Commercial	Metro	75%	65%
Commercial	Regional	65%	50%

Maximum LVRs are indicative and calculated on total secured debt including prior-ranking encumbrances. Second mortgage security is subject to the combined LVR and 1st-mortgagee enforcement buffers, and will require a Deed of Priority or confirmation of priority. Contact us for agricultural and vacant land positions.

DOCUMENT REQUIREMENTS

- ✓ Bank statements — via bankstatements.com.au
- ✓ ATO ICA & ITA (12 months)
- ✓ Accountant solvency declaration
- ✓ Property valuation (≤6 mo, else completed by Fifo) & mortgage statement
- ✓ Exit-strategy summary

Send us the deal. We'll work out the structure.

fifocapital.com.au · 1300 852 556