

Average Term	Investment Funding Options				Type of Returns		Property as Security	Predetermined Contractual Yields		
	Cash	Bond	Cash & Bond	Access Bond Existing Property	Capital Growth Only	Income Only		6 Months % Annualised Capital Growth	9 Months % Annualised Capital Growth	12 Months % Annualised Capital Growth
On Sale Investment Products										
Improve to Sell (JV Sale)	6 to 12 Months	✓			✓	✓	Covering Bond	34%	22.67%	17%
Breather (Buy to Sell)	9 to 12 Months	✓	✓	✓	✓	✓	Property Transfer	34%	22.67%	17%
Instalment Sale Breather	12 to 18 Months	✓			✓	✓	Recordal over the title			17-19%
Auction or Pre Auction Buy to Sell	12 to 18 Months	✓		✓	✓	✓	Property Transfer	20% plus share in the upside		

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	Cash	Bond	Cash & Bond	Access Bond Existing Property	Capital Growth Only	Income Only	Income & Capital Growth	Type of security	% Annualised Net Yield	% Annualised Net Yield payable Monthly	% Annualised Net Capital Growth End of Term
Buy and Leaseback Investment Products											
Recovery	12 to 36 Months	✓	✓	✓	✓		✓	Property Transfer Rental Warranty	17%	13.75%	4.25%
Instalment Sale Recovery	12 to 36 Months	✓			✓		✓	Recordal over the Title Rental Warranty	17%	13.75%	4.25%
For Sale By Owner (FSBO)	12 to 18 Months	✓	✓	✓	✓		✓	Property Transfer Rental Warranty	17%	13.75%	4.25%
Instalment Sale FSBO	12 to 18 Months	✓			✓		✓	Recordal over the Title Rental Warranty	17%	13.75%	4.25%

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		Cash	Bond	Cash & Bond	Access Bond Existing Property	Capital Growth Only	Income Only	Income & Capital Growth	Type of security	% Annualised Net Yield	% Annualised Net Yield payable Monthly	% Annualised Net Capital Growth End of Term
Buy and Leaseback Investment Products												
Re-Start	36 Months	✓	✓	✓	✓		✓		Property Transfer	19-22%	13.75%	5.25-8.25%
Recovery Bond	12 to 24 Months	✓			✓		✓		Covering/Security Bond	17%	17%	
Auction Buy & Leaseback	12 to 36 Months	✓		✓	✓			✓	Property Transfer Rental Warranty	17%	13.75%	4.25%
Assist to Own	12 to 36 Months	✓	✓	✓	✓	✓	✓	✓	Property Transfer	17%	13.75%	4.25%