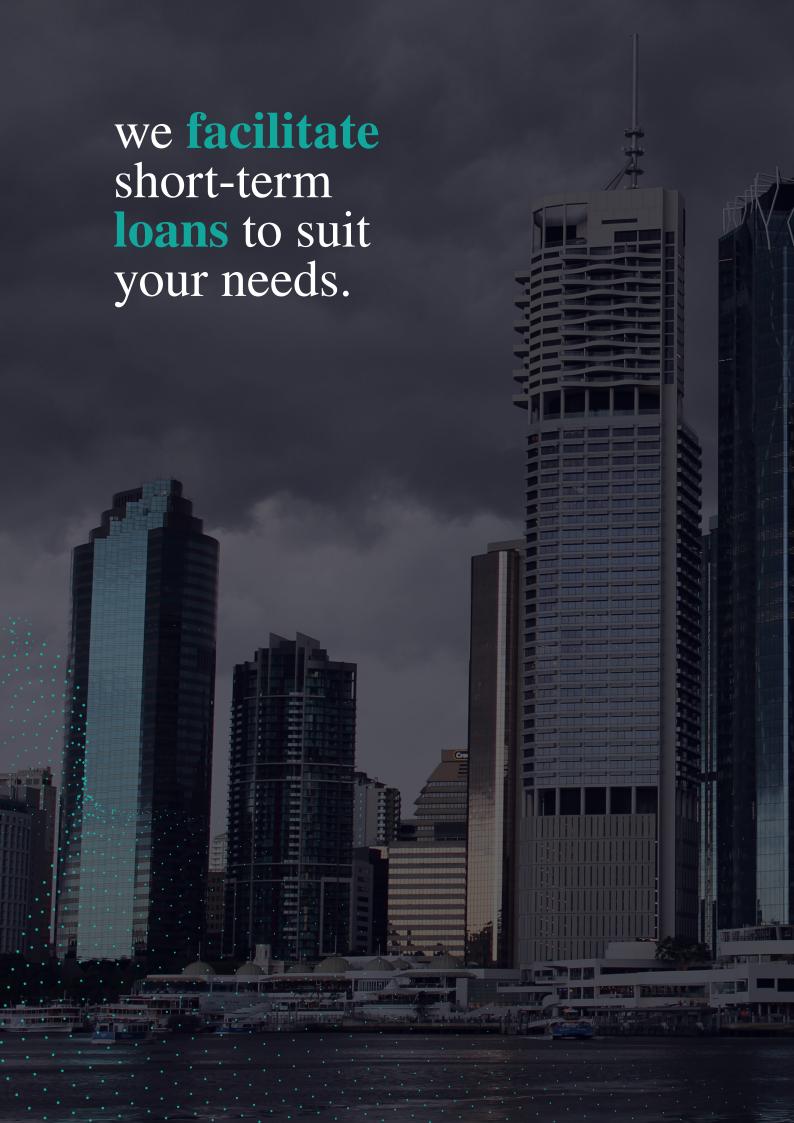


Private Lending Specialists





Private Lending has come of age.

Even if a loan application doesn't fit the 'big banks' lending criteria, it can still be a solid, credit-worthy deal.

So, we're proud to offer a trusted alternative avenue to the established lenders.

Our network of Private Lenders offer a more personalised approach to your financing.

With the full support of Quantum Capital Australia, they review your situation on a case-by-case basis.

It's this type of one-to-one attention that sets us apart from the large, impersonal institutions.

Even more, we typically have funds approved within 48 hours.

With our help, you can make an informed decision.

With our wealth of experience in the finance industry, we can facilitate a suitable short-term loan to meet your business needs.

Even better, it's usually very fast: with direct access to our own avenues of Private Lending, your loan can be settled while others are still filling in their application paperwork.

With our deep knowledge of real estate and property development - plus our vast lending expertise - the process often takes less effort and can result in more appealing terms than through the established lenders.

Without the bureaucratic layers of red tape that are built into the large finance institutions, our Private Lending process is much more streamlined.



Private Lending is a trusted source of Capital.

For many of our clients, the harsher restrictions at the major banks is just too limiting.

So now, rather than applying for finance with an established lender, many of our clients choose to access funds through our avenues of Private Lending.

As an alternative to established banks, the Private Lending industry has evolved over

time to become a conventional method of securing funds.

Contrary to what was once thought, private funding is not just an option for desperate people. In years past, unscrupulous characters sullied the reputation of the industry as a whole.

Rest assured, with Quantum Capital Australia, you are working with legitimate, prudent and highly-experienced finance brokers.

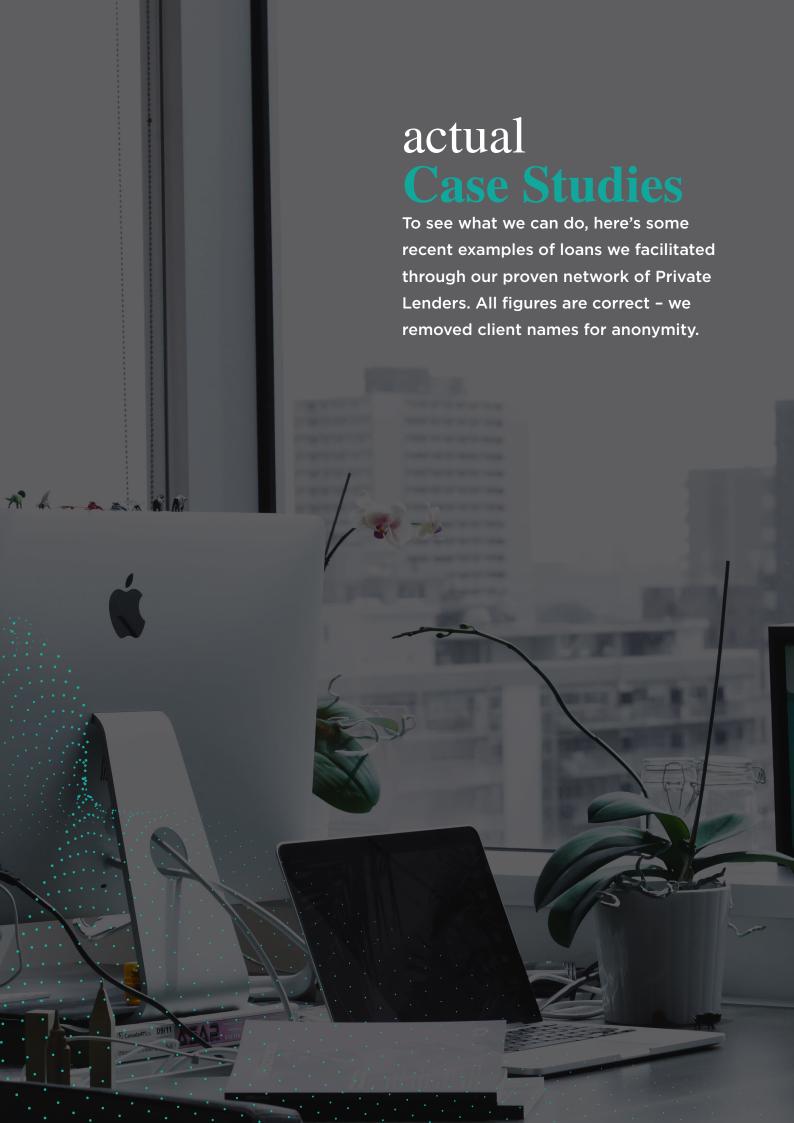
Here's some examples of how **Private Lending** can help.

We have assisted many clients achieve their goals, including Business Owners, Developers and Investors who were seeking to:

- Obtain private lending
- Introduce subordinated capital structures for redeployment of funds
- Release equity or future profits in-advance
- Have funding injected into part-completed projects
- Mezzanine Finance

- Construction Finance
- Cash to meet outstanding tax or work-related expense
- Caveat Loans
- Placement of external capital into their balance sheet to support an acquisition
- Business growth and opportunities, and
- Short term Lending

Our short-term loans are typically 1 to 12 months in duration and are required to be secured against property.



Case Study: one

CHALLENGE:

Client approached Quantum Capital Australia with an urgent need to pay out their existing mortgagee. The loan had been pulled in by the current mortgagee and the Sheriff had locked the client out of the properties.

SOLUTION:

Quantum Capital Australia arranged the funding secured by a First Mortgage over the properties. Through Private Lending avenues, we went to work immediately and were able to provide \$3.8 million over a 12 month term.

OUTCOME:

Settled in 48 hours, the client was back in financial control and the Sheriff was no longer an issue.

Case Study: two

CHALLENGE:

Our client was developing a 22 unit site in Rivervale WA. With only 4 presales, none of the established banks would consider funding for debt coverage.

SOLUTION:

Quantum Capital Australia understood this was a short-term issue. Through our network of Private Lenders, debt coverage was quickly arranged over the existing level of presales.

OUTCOME:

Successfully settled through one of our Private Lending facilities, they were offered a \$7m loan - 65% of the Gross Value Realisation of the project.



Case Study: three

CHALLENGE:

An experienced property developer with 105 lifestyle lots approached Quantum Capital Australia. 25 of their rural lots were already Titled and so ready for public sale. They needed short-term finance to get the remaining lots Titled and ready for sale.

SOLUTION:

After releasing the first 25 Titled lots for sale, we helped them to get the existing debt refinanced through our network of Private Lenders. With the Titled land as extra leverage, our Private Lenders were quick to respond.

OUTCOME:

After quickly receiving the finance they needed, our client successfully arranged Titles on the remaining 80 lots. This allowed every lot in the estate to be released for immediate public sale.

Case Study: four

CHALLENGE:

With a large portfolio of residential properties - but limited cash flow - this developer needed a short-term cash injection to meet upcoming obligations.

SOLUTION:

Through our wide network, a \$4.2m Private Lending facility was very quickly arranged. The Loan was directly against the client's significant property assets.

OUTCOME:

As a straight asset lend, it was a very streamlined process with less financial hoops to jump through - the cash was in his account in just over 48 hours.

