

# Mid-Term

## Private Loans & Investments

### Due Diligence Checklist



# Due Diligence Checklist

---

Please see below a high level summary of essential items required for us to complete the full due diligence on a residential commercial or land investments mid-term. We will assign a dedicated credit analyst to your facility. They may require additional items other than those listed. If there are any items which may cause delays let us know and we will pursue a workaround if appropriate.

## Credit Application

- Application form
- 100 Points ID + WebVOI
- ATO portal statements
- ASIC extracts
- Trust deeds (If Applicable)

## Valuation & QS

- As-is valuation report
- As-if-complete valuation report (If applicable)
- Proposed drawdown schedule

## Security Docs

- Rates notice
- Land tax clearance certificate
- Title search + encumbrance plan
- Existing loan statements
- RFI from current lender (2nd Registered Mortgage)
- Executed contract of sale (if purchase)

## Financial Info

- Asset & Liability Statement
- 
- Statement of equity/funds to settle (If required)
- Funding model (capitalised vs serviced)
- Exit strategy summary

## Approvals - (If Applicable)

DA / CDC / CC approvals  
Conditions of consent  
Construction Certificate  
PCA appointment details (If application submitted)



# Checklist Continued...

---

Please see below a high level summary of essential items required for us to complete the full due diligence on a residential commercial or land investments mid-term. We will assign a dedicated credit analyst to your facility. They may require additional items other than those listed. If there are any items which may cause delays let us know and we will pursue a workaround if appropriate.

## Borrower

- Borrowing entity details (company / trust)
- Ownership & structure chart
- Director / principal CV summary
- Guarantor details & net worth summary
- Asset & liability statement (group / individual)
- ATO portal clearance or approved arrangement
- Litigation / insolvency declarations
- PPSR search – borrower & guarantors
- Credit history & private lender background
- Related-party transactions identified

## Security DD

- Title search (Current & Clear)
- Ownership matches mortgagor/guarantor
- Existing encumbrances identified & dischargeable
- Caveats reviewed / removed or managed
- Zoning & permitted use confirmed
- Easements / restrictions reviewed

## Ongoing Controls

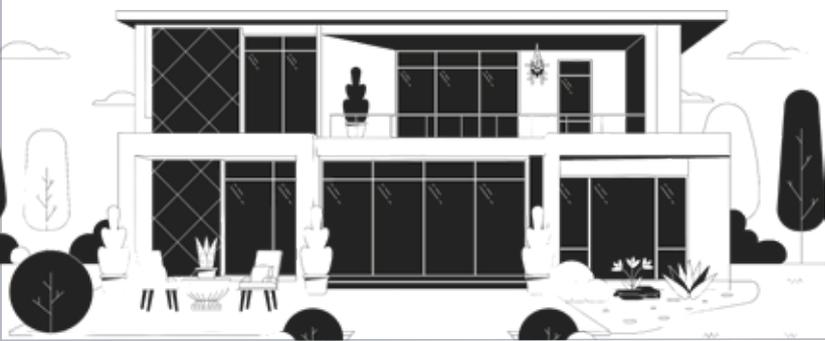
- Insurance - Certificate of Currency
- Draw down controls (If applicable)

## Exit & Sales

- Supporting exit pathway evidence
- Pre-Sale Schedule (If required)
- Presale contract (If applicable)
- Solicitor confirmation of deposit (If applicable)
- Leasing summary (If investment stock)
- Marketing Campaign & Agent details (where relevant)
- Policy criteria demonstrated

## Legal - *arranged by the lender*

- Facility agreement reviewed
- Solicitor contact details
- Independent legal advice requirements identified
- Deed of Priority and removal of any existing caveats (if applicable)
- PPSR registrations review



# Get in touch with our team

Our borrower team are here to help, from enquiry to completion. If you've got a question about any of our products or about how we work, don't hesitate to get in touch.

## Due Dilligence Enquiries

---

Bridging and Development

[projects@getsolutions.com.au](mailto:projects@getsolutions.com.au)

1300 904 318

## Underwriting/Case management

---

Bridging

[dealteam@getsolutions.com.au](mailto:dealteam@getsolutions.com.au)

1300 904 318

Development

[development@getsolutions.com.au](mailto:development@getsolutions.com.au)

1300 904 318

## Loan servicing

---

[servicing@loans.getsolutions.com.au](mailto:servicing@loans.getsolutions.com.au)

1300 904 318

# Let's build together

Disclaimer: This checklist is provided as a general guide only and does not constitute legal, financial or credit advice. Requirements may vary depending on the transaction, lender policy and project specifics.